

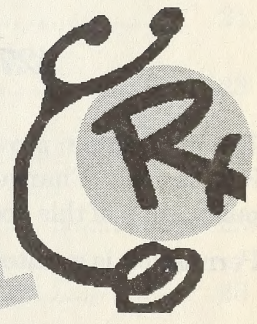
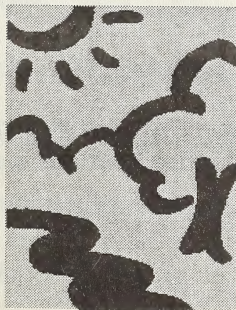
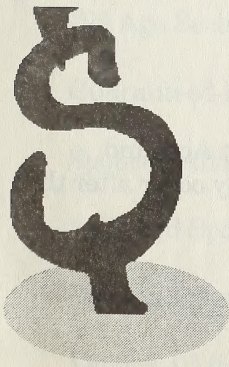
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Programs for Seniors

1996 - 97



For more information about programs, benefits and services for seniors, or to obtain free copies of this book, phone:

Alberta Seniors Information Line

Call toll-free:

1-800-642-3853

or in the Edmonton area:

427-7876

The information provided is subject to the provisions of the pertinent Acts and Regulations. Changes to programs, services, and office locations may occur after the publication of this booklet.

Permission is granted to reprint this document.

Published: October, 1996, Alberta Community Development, Seniors Division



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ALBERTA
COMMUNITY DEVELOPMENT

Office of the Minister

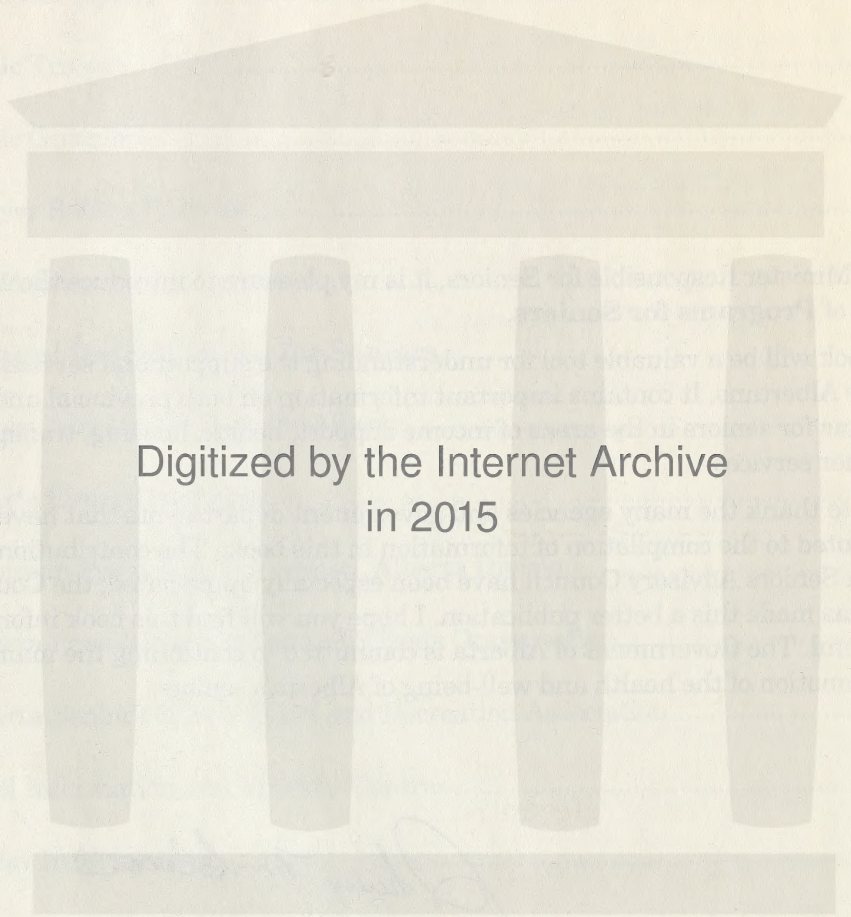
As the Minister Responsible for Seniors, it is my pleasure to introduce the 1996-97 edition of **Programs for Seniors**.

This book will be a valuable tool for understanding the support and services available to older Albertans. It contains important information on both provincial and federal programs for seniors in the areas of income support, health, housing, transportation and other services.

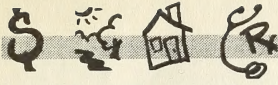
I want to thank the many agencies and government departments that have contributed to the compilation of information in this book. The contributions of the Alberta Seniors Advisory Council have been especially appreciated; the Council's input has made this a better publication. I hope you will find this book informative and useful. The Government of Alberta is committed to continuing the maintenance and promotion of the health and well-being of Alberta's seniors.

A handwritten signature in cursive script, reading "Shirley McClellan".

Shirley McClellan
Minister



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Are you receiving all the income benefits for which you are eligible?

If you are 65 or older you may be eligible for:

Old Age Security Pension

See page 21 for a full description or call the Government of Canada Telecentre at:

1-800-277-9914

If you are 65 or older and have little or no income you may be eligible for:

Guaranteed Income Supplement

See page 23 for a full description or call the Government of Canada Telecentre at:

1-800-277-9914

Alberta Seniors Benefit

See page 9 for a full description or call the Alberta Seniors Information Line at:

1-800-642-3853

If you are 65 or older and were employed in Canada you may be eligible for:

Canada Pension Plan Retirement Benefits

See page 26 for a full description or call the Government of Canada Telecentre at:

1-800-277-9914

If you are younger than 65 and have a disability that prevents you from working you may be eligible for:

Canada Pension Disability Benefits

See page 26 for a full description or call the Government of Canada Telecentre at:

1-800-277-9914

Assured Income for the Severely Handicapped

See page 16 for a full description or call the Government of Alberta RITE operator at:

310-0000 and ask for **Family and Social Services**

If you are widowed and between the ages of 55 and 65 with little or no income you may be eligible for:

Alberta Widows' Pension

See page 15 for a full description or call the Government of Alberta RITE operator at:

310-0000 and ask for **Family and Social Services**

If you are widowed and between the ages of 60 and 65 with little or no income you may be eligible for:

Widowed Spouse's Allowance

See page 25 for a full description or call the Government of Canada Telecentre at:

1-800-277-9914



Seniors Information Services

Alberta Community Development, Seniors Division, provides comprehensive information on programs and services to seniors and their families. Assistance with, and information on, the Alberta Seniors Benefit and the Special Needs Assistance programs is provided. Information is also provided on other issues of concern or interest to seniors.

This information service for seniors and their families or caregivers also provides referrals to government and non-government services and programs.

Information is available through the toll-free telephone line, storefront and regional offices, and through displays and presentations throughout the province.

For information:

Telephone:

1-800-642-3853

(toll-free outside of Edmonton)

427-7876 (in Edmonton and area)

Fax: **422-5954**

Alberta Seniors Benefit Storefront Offices are open 8:15 a.m. to 4:30 p.m., Monday to Friday, and are located at:

Edmonton

Main Floor, Standard Life Centre
10405 Jasper Avenue
Edmonton, Alberta

Calgary

Main Floor
703 - 6th Avenue SW
Calgary, Alberta

Alberta Community Development Regional Offices with Alberta Seniors Benefit Customer Service Centres are open 8:15 a.m. to 4:30 p.m., Monday to Friday, and are located at:

Cochrane 932-2970

266 Provincial Building
213 - 1st Street
Cochrane, Alberta
T0L 0W0
Fax: 932-6017

Grande Prairie 538-5300

1601 Provincial Building
10320 - 99th Street
Grande Prairie, Alberta
T8V 6J4
Fax: 538-5308

Lethbridge 381-5231

406 Administration Building
909 - 3rd Avenue North
Lethbridge, Alberta T1J 4C7
Fax: 329-8816

Medicine Hat 529-3156

203 Provincial Building
346 - 3rd Street SE
Medicine Hat, Alberta T1A 0G7
Fax: 526-8813

Red Deer 340-5115

6th Floor Provincial Building
4920 - 51st Street
Red Deer, Alberta T4N 6K8
Fax: 340-5381

St. Paul 645-6353

3rd Floor Provincial Building
5025 - 49th Avenue
St. Paul, Alberta T0A 3A4
Fax: 645-4760

Stony Plain 963-2281

Provincial Building
4709 - 44th Avenue SE
Stony Plain, Alberta T7Z 1N4
Fax: 963-7009



Government of Alberta Information (RITE) System

You can obtain information on any provincial government program by calling the Government of Alberta Information System or the "RITE" line. To use this toll-free service from anywhere in Alberta, simply dial:

310-0000

Give the RITE operator the phone number or the name of the department you would like to contact. If you are not sure which department you need to contact, ask the RITE operator. No long distance charges will apply.

Deaf or hearing impaired with TDD/TDY units call toll-free outside of Edmonton:

 **1-800-232-7215**

(In Edmonton and area: **427-9999**)



Government of Canada, Reference Canada

You can obtain information on Government of Canada programs or services by calling Reference Canada toll-free at:

1-800-667-3355



(TDD 1-800-465-7735)



Alberta Seniors Information Line

For information about programs, benefits and services for seniors, phone:

Toll-free outside of the Edmonton area:

1-800-642-3853

In Edmonton and area:

427-7876



Income Programs

Provincial Government Programs

Alberta Seniors Benefit

The Alberta Seniors Benefit is designed to help lower income seniors. It is administered by Alberta Community Development.

If you are eligible for a benefit through this program, you could receive:

a cash payment and a full subsidy of your Alberta Health premiums,
or

a full or partial subsidy of your Alberta Health premiums.

The Alberta Seniors Benefit program is designed to meet the individual needs of seniors in a wide variety of circumstances. To find out how the program applies to your particular circumstances, or if you have more questions about this benefit, please contact program staff at the Seniors Information Line, toll-free outside of the Edmonton area at **1-800-642-3853** (**427-7876** in Edmonton).

Eligibility

To be eligible for the Alberta Seniors Benefit you must:

- have an income within the limits allowed by the program
- be 65 years old or older
- be a resident of Alberta when you apply and have lived in Alberta for at least 90 days
- be a Canadian citizen or have been lawfully admitted into Canada for permanent residence.

Cash Benefit

The maximum cash benefit is paid to the lowest income seniors, usually those whose only sources of income are Old Age Security and the maximum Guaranteed Income Supplement (see pages 21 to 25 for descriptions of these income support programs). The lower your income, the higher your cash benefit will be.

The **definition of income** that is used to calculate a cash benefit is unique to this program. Your total income, as declared on line 150 of your tax return, less certain deductions that are allowable under the program, equals your total non-deductible income. The benefit that you are eligible for is reduced for each dollar of non-deductible income that you have.

The amount of the annual cash benefit is based on four things:

- **Your eligibility for Old Age Security from the federal government.**
- **Your income:** If you are married or living common-law, the incomes of both you and your spouse are included to determine eligibility.
- **Your marital status:** You are classed as a single senior if you have never married or if you are divorced, separated or widowed. You are a one-senior couple if you are 65 or older and you are married to, or living common-law with, a spouse who is under 65. You are a two-senior couple if both you and your spouse are over 65.
- **The category of accommodation you live in:** The accommodation categories are homeowner, regular renter, mobile homeowner on rented land, government subsidized accommodation such as a lodge, self-contained senior's apartment or a continuing care centre, Status Indian living on a reserve, Métis living on a Métis settlement, or if you do not pay for accommodation.

Your marital status and the category of accommodation you fall under determine the maximum you may be eligible to receive. Your income and your eligibility to receive Old Age Security determine how much of the maximum you are entitled to receive.

The following chart shows the maximum annual cash benefits.

Maximum Annual Cash Benefit

Your marital status:	The category of accommodation you live in:	The maximum annual cash benefit is:
SINGLE	Homeowner	\$1,800
	Regular Renter	\$2,350
	Mobile Homeowner on rented land	\$2,150
	Subsidized and all other accommodation categories	\$1,370
ONE-SENIOR COUPLE	Homeowner	\$1,800
	Regular Renter	\$2,350
	Mobile Homeowner on rented land	\$2,150
	Subsidized and all other accommodation categories	\$1,370
TWO-SENIOR COUPLE	Homeowner	\$2,950
	Regular Renter	\$3,500
	Mobile Homeowner on rented land	\$3,300
	Subsidized and all other accommodation categories	\$2,740

If you are not eligible to receive Old Age Security your maximum cash benefit is:

Homeowner	\$650
Regular Renter	\$1,200
Mobile Homeowner on rented land	\$1,000

Alberta Health Premium Subsidy

If you are eligible for a cash benefit, then your Alberta Health premiums will be fully subsidized. However, some people who do not qualify for the cash benefit can still receive a partial subsidy for their Alberta Health premiums.

If you must pay for all or part of your premium, you will be billed four times per year by Alberta Health. Full premiums are \$408 per year for single people and \$816 per year for couples and families.

For more information about Alberta Health premiums, please contact the Seniors Information Line, toll-free outside of the Edmonton area at **1-800-642-3853 (427-7876 in Edmonton)**.

Special Circumstances

If you are a single senior with a non-senior dependant or if you and/ or your spouse lives in long term care, call the program staff for more information. You may be eligible for special consideration that recognizes your unique needs.

Special Needs Assistance

Special Needs Assistance is a component of the Alberta Seniors Benefit program. It is a lump-sum cash payment of up to \$5,000 to help seniors who are having serious financial difficulties. To qualify for this assistance, eligible seniors need to demonstrate that they are unable to meet their basic needs and/or face a financial emergency that threatens their safety or security. The focus is on unexpected and emergency situations faced by seniors where no other resources are available.

If you are having serious financial difficulties, you can apply by completing and submitting the Special Needs Assistance application form, explaining how unexpected or increased expenses are causing your financial difficulty. Before applying for Special Needs Assistance you must complete an application form for the Alberta Seniors Benefit.

Like the Alberta Seniors Benefit program, Special Needs Assistance is income tested. This ensures that assistance goes to those seniors who need it most.

To apply for Special Needs Assistance, your income for calculating benefits under the Alberta Seniors Benefit program plus federal Old Age Security, Guaranteed Income Supplement and Spousal Allowance must not be more than:

- \$22,908 for a single senior
- \$32,808 for a one-senior couple
- \$35,915 for a two-senior couple.

Appeal Process

If you have applied for the Alberta Seniors Benefit or Special Needs Assistance and you are dissatisfied with the decision made on your application, you have the option of appealing to a Citizens' Appeal Panel. The decisions of these independent appeal panels are binding on both the government and the senior who is making the appeal. You can find out about appeal procedures from the program staff at the Seniors Information Line, toll-free outside of the Edmonton area at **1-800-642-3853 (427-7876 in Edmonton)**.

Applying for the Alberta Seniors Benefit

Alberta seniors who are registered with Alberta Health will receive an application for the Alberta Seniors Benefit in the mail three months before their 65th birthday.

If you need an application form or if you would like more information on the Alberta Seniors Benefit please phone the Seniors Information Line at:

1-800-642-3853 (toll-free)

or

427-7876 in Edmonton

You may also visit the Alberta Seniors Benefit offices at:

**Main Floor, Standard Life Centre
10405 Jasper Avenue
Edmonton, Alberta**

or

**Main Floor
703 - 6th Avenue SW
Calgary, Alberta**

A list of Alberta Community Development regional offices with Alberta Seniors Benefit Customer Services is provided on pages 5 and 6.

You may write to Alberta Seniors Benefit at:

**Box 3100
Edmonton, Alberta
T5J 4W3**

Alberta Widows' Pension Program

The Alberta Widows' Pension Program provides financial assistance to widows or widowers age 55 through 64 who have little or no income. To be eligible you must:

- be a widowed person from a legal marriage
- have an income within the limits allowed by the program
- be an Alberta resident
- be a Canadian citizen or non-sponsored landed immigrant. (Sponsored immigrants without Canadian citizenship are not eligible until the term of sponsorship expires).

To obtain application forms for the Alberta Widows' Pension Program, contact:

- district offices of Alberta Family and Social Services
- Alberta Treasury Branches
- funeral homes
- Indian band administration offices.

Or contact:

**Alberta Widows' Pension
Program 422-4080**

Alberta Family and Social Services
8th Floor, 10035 - 108th Street
Edmonton, Alberta
T5J 3E1

Supports for Independence (Social Allowance)

Supports for Independence is a welfare program that provides financial assistance to Albertans in need. Helping people meet their daily living needs and to become independent of welfare is a major focus of this program.

Eligibility for welfare is based on:

- defined needs, such as food, clothing and shelter
- total income from all sources
- assets.

Since welfare is considered a last resort program, applicants are required to access all other sources of income or assistance that may be available to them before applying for Supports For Independence.

For more information, contact the nearest district office of **Alberta Family and Social Services** (listed in local telephone directories under Government of Alberta).

Assured Income for the Severely Handicapped

The Assured Income for the Severely Handicapped (AISH) program provides financial benefits to adults with severe and permanent disabilities. The amount of money people receive depends on their income. It is not a medical program. People receive AISH if their disability is permanent; that is if they have exhausted all opportunities for rehabilitation, training and employment.

AISH provides a monthly benefit. There is a maximum amount you can receive. The amount is less when you receive certain kinds of income such as Canada Pension Plan or money from working.

The AISH benefit guarantees that your total income from ALL sources will not fall below a certain level.

AISH also provides free medical benefits within Alberta including:

- premium-free Alberta Health Care
- prescription drugs
- glasses
- dental work
- ambulance.

A monthly benefit called modified AISH may be paid to disabled people in hospitals, nursing homes or other facilities listed in the AISH regulations. The modified AISH benefit includes room and board, a handicap benefit, and other approved items of need such as extra money to do laundry. Modified AISH takes your income into account when the amount of your monthly benefit is calculated.

To qualify for the Assured Income for the Severely Handicapped program, everything on the following list must match your situation:

- You must have a severe disability that substantially limits your ability to earn a living. Your disability must be the main factor, not your age, lack of education or lack of available jobs. The disability must be permanent.
- You must not have refused to take or look for reasonable employment for reasonable wages (minimum wage or a training allowance).
- Your income and the income of your spouse must not exceed the limits allowed under the program.
- You must be 18 years old or older and not eligible to receive the Old Age Security Pension.
- You must be a permanent resident of Alberta.
- You must apply for other income benefits you qualify for, such as Canada Pension Plan disability benefits (see page 26 for further information on Canada Pension Plan).

To apply for AISH, contact **Alberta Family and Social Services** (listed in local telephone directories under Government of Alberta). You will be directed to an AISH Intake Worker. You may also write to:

Alberta Assured Income Programs

Program Policy Development
Alberta Family and Social Services
Centre West Building
10035 - 108th Street
Edmonton, Alberta
T5J 3E1



Federal Government Programs

The Government of Canada, through the department of Human Resources Development Canada, delivers Old Age Security, Guaranteed Income Supplement, Spouse's Allowances and Canada Pension Plan income security programs.

When you call the offices of Human Resources Development Canada, you will be able to use an Interactive Voice Response system. This system will allow you to get basic information about the benefits and change your address by simply pushing buttons on your telephone. If you prefer you will also be able to speak directly to a staff member.

In all areas of the province phone the Telecentre toll-free:

English 1-800-277-9914

French 1-800-277-9915

The federal government has offices in different areas of the province where you can obtain information about Old Age Security, Guaranteed Income Supplement, Spouse's Allowance and the Canada Pension Plan.

Income Security Programs offices open 8:30 a.m. to 4:30 p.m.,
Monday to Friday:

Calgary

2nd Floor Harry Hays Building
220 - 4th Avenue SE
Calgary, Alberta
T2G 4X3

Edmonton

155 Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C2

Grande Prairie

10121 - 97th Avenue
Grande Prairie, Alberta
T8V 0N5

Lethbridge

Canada Alberta Service Centre
East Entrance
200 - 5th Avenue South
Lethbridge, Alberta
T1J 4L1

Medicine Hat

Human Resource Centre
1001 Kingsway Avenue SE
Medicine Hat, Alberta
T1A 2X7

Red Deer

First Red Deer Place
4911 - 51st Street
Red Deer, Alberta
T4N 6A1

You can make inquiries and book appointments by calling the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

To avoid a long wait at one of the offices, phoning for an appointment is recommended. Phones are very busy after the 20th of the month. If you need general information and wish to avoid long waits, please call early in the month and/or in the early or late part of the day.

Old Age Security Pension

The Old Age Security pension is available to you, regardless of your income or assets. To be eligible you must:

- be at least age 65 (you do not have to be retired)
- be a legal resident of Canada
- have lived the required number of years in Canada.

The monthly payment as of October 1, 1996, is \$399.91. Payments increase in January, April, July and October of each year if there is an increase in the cost-of-living index. Your first cheque is due the month following your 65th birthday. If you do not apply for the pension until after your 65th birthday, any arrears due to you will be included in your first pension cheque.

You must apply for this pension. If possible, send in your application six months before your 65th birthday. Application forms are available at any Income Security Programs office or by phoning the toll-free number. Include your birth or baptismal certificate with your completed form. If you do not have proof of age, the office will help you with this. If you were born outside of Canada, you must also provide proof of legal status as a resident of Canada. The minimum residence requirement is 10 years.

If you immigrated to Canada after July 1, 1977, your Old Age Security is earned at the rate of 1/40 of the regular pension for each complete year you have lived in Canada, to a maximum of 40 years. Proof of entry into Canada is required.

If you have lived in Canada for 20 years between your 18th and 65th birthdays, you can continue to receive Old Age Security payments if you leave the country. If you have not lived in Canada for 20 years since your 18th birthday, you may receive payments outside of Canada for only six months. You can apply for payments again when you return to live in Canada.

Some seniors qualify for a pension under a Reciprocal Agreement. A Reciprocal Agreement on Social Security means two countries agree to provide social security to their citizens in either country. Age, residence and legal status are still qualifying factors. The minimum residence requirement is still 10 years.

Canada has reciprocal agreements with: Antigua and Barbuda, Australia, Austria, Barbados, Belgium, Cyprus, Denmark, Dominica, Finland, France, Germany, Greece, Guernsey, Iceland, Ireland, Italy, Jamaica, Jersey, Luxembourg, Malta, Mexico, the Netherlands, New Zealand, Norway, the Philippines, Portugal, Saint Kitts and Nevis, Saint Lucia, Spain, Sweden, Switzerland and the United States. For information, contact your nearest Income Security Programs office.

To obtain forms for direct deposit of cheques or withholding of tax, contact your Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

Your T4 slip for Old Age Security payments is issued in January.

The federal government will send you a **Senior Citizens (Blue) Identification Card** approximately six to eight weeks after you receive your first Old Age Security cheque.

Guaranteed Income Supplement

The Guaranteed Income Supplement is available to seniors who receive the Old Age Security pension and have little or no other income.

Eligibility for the supplement and the amount of the supplement depend on your total family income in the previous calendar year and your marital status. If you are living common-law, the income of your common-law spouse is included.

Income includes employment earnings, rents, interest, dividends and amounts received under retirement plans (including Canada Pension Plan and Worker's Compensation Board payments). Income does not include Old Age Security, the Family Allowance or the War Veterans Allowance.

As of October 1996, the maximum amount of the supplement is:

- single: \$475.25 per month
- married: \$309.56 for each spouse per month.

The Guaranteed Income Supplement is added to the federal Old Age Security cheque each month.

If the cost-of-living index goes up, the Guaranteed Income Supplement goes up in January, April, July and October.

Note: If both spouses are receiving the Guaranteed Income Supplement but are living apart for reasons beyond their control (for example, one partner is in a continuing care centre), they can apply to be considered single for the calculation of the supplement. This rule also applies when couples have voluntarily decided to separate and have been living apart for at least six months after the month of separation.

If you leave Canada, the supplement is payable for the month you leave and for six additional months. You can reapply when you return to live in Canada.

Applications for the Guaranteed Income Supplement are available from your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

You must reapply each year. If you have been receiving the supplement, application forms will be sent out to you in January of each year. In order to receive the supplement for the coming year (beginning in April), you should return the completed forms before March 31.

Spouse's Allowance

This allowance is paid to spouses of seniors who are receiving the Guaranteed Income Supplement. A common-law relationship may be recognized. To be eligible you must:

- be age 60 through 64 (proof of age is required)
- have lived in Canada at least 10 years before you apply. (If you were born outside of Canada, you must have proof of legal status as well as proof of-age).

People who are eligible for this federal government allowance should apply six months before their 60th birthday. This allowance continues until age 65 even if the spouse who was receiving Old Age Security dies.

The amount of the spouse's allowance depends on the couple's combined income in the previous calendar year. Effective October 1996, the maximum payment is \$709.47 a month. Payments are increased in January, April, July and October each year if there is an increase in the cost-of-living index.

To obtain application forms, contact your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

Widowed Spouse's Allowance

The Widowed Spouse's Allowance is available to widows or widowers of a legal or common-law marriage who have little or no other income. Widows or widowers who remarry, are not eligible. Also, if you were divorced from a spouse who is now deceased, you cannot qualify for this benefit.

To be eligible you must:

- be age 60 through 64 (proof of age is required)
- be a Canadian citizen or legal resident in Canada
- have lived in Canada after age 18 for a minimum of 10 years
- have proof of marriage
- have the death certificate of your spouse.

If you leave Canada, the allowance is payable for the month of departure and for six additional months. You can reapply when you return to live in Canada.

The amount of the Widowed Spouse's Allowance depends on your income in the previous calendar year. Effective October 1996, the maximum Widowed Spouse's Allowance is \$783.25 a month.

To obtain application forms, contact your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

You must reapply each year. If you have been receiving the Widowed Spouse's Allowance, application forms will be sent to you each year.

Canada Pension Plan

You contribute to the Canada Pension Plan through your place of employment. You may be eligible for benefits if you have paid into the plan for at least one year. You can apply for this pension at age 60 or over. **If possible, submit your application six months before you wish the pension to begin.** To obtain information and/or application forms, contact your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

Retirement pension. The retirement pension is payable one month after your 65th birthday. It is equal to 25 percent of your average adjusted monthly pensionable earnings. The retirement pension amount will be adjusted each year to reflect changes in the cost-of-living index.

You do **not** have to cease employment to receive the retirement pension. If you continue working while receiving this pension, be sure to inform your employer, who will discontinue contribution deductions. You cannot continue to contribute to the plan once you are receiving your pension.

Applications made between ages 60 and 64. You may apply for Canada Pension Plan retirement benefits before age 65, provided that you have substantially ceased employment. If you decide to engage in part-time employment after you have begun receiving your pension, your yearly earnings must be less than the maximum yearly Canada Pension Plan retirement pension payable at age 65. (In 1996, this maximum is approximately \$8,724).

If you apply for retirement benefits before age 65, the pension will be reduced by 0.5 percent for each month between the date your pension begins and the month after your 65th birthday. The pension payment will not be readjusted when you reach age 65.

Applications made at 65 years of age and over. If you continue working past age 65, you can continue making contributions to the Canada Pension Plan. You can delay making an application for the pension until you reach age 70. Your pension payments will increase 0.5 percent for each month after your 65th birthday until your pension begins or until you reach age 70. There will be no further increases in your pension amount after age 70.

Pension payments under Canada Pension Plan can start:

- the month after your 60th birthday or,
- the month after you specify on your application, or
- the month after CPP receives your application, or
- the month after you completely or substantially stop working (if you are under the age of 65).

In some cases, CPP can make back payments of up to 12 months.

Spouses in an ongoing relationship can apply to share their Canada Pension Plan retirement pension payments. Both must be at least age 60 and both must have applied for any CPP retirement pension to which they may be entitled.

Pension splitting after a divorce. When a legal marriage or common-law relationship ends in divorce or separation, Canada Pension Plan credits can be divided between the partners. Either partner can notify the Income Security Programs office that he or she wishes to apply for Canada Pension Plan Credit Splitting. To obtain forms to request pension splitting contact your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line, **1-800-277-9914** (English) or **1-800-277-9915** (French).

The pension splitting provision applies to common-law relationships, provided that:

- the common-law spouses have been separated for at least one year
- the separation occurred after January 1, 1987
- application is made within four years of the separation.

In all cases (divorce or the ending of a common-law relationship), the spouses must have lived together for at least 12 months.

If you separated on or after January 1, 1987 and are not divorced, you can have your Canada Pension Plan credits split if:

- you lived together continuously for at least one year
- you have been separated for at least 12 consecutive months
- you apply or your spouse applies for credit splitting.

There is no time limit for application, unless your former spouse dies. In this case, you must apply within three years of the death.

Canada Pension Plan benefit rates. The amount of the pension depends on your wages when employed, the number of years you were employed, and the age you begin to receive the pension payments. Benefits include:

**CPP 1996 Maximum
Benefit Rates**

A monthly retirement pension at age 65	\$727.08
A monthly disability pension to persons under 65	\$870.92
A monthly benefit for children dependent on a disabled person under 65	\$164.17
A monthly spouse's pension for widows or widowers whose spouse had contributed to the plan:	
survivor under 65	\$399.70
survivor 65 and over	\$436.25
A monthly pension for orphans	\$164.17
A death benefit	\$3,540.00

Note: T4 slips for Canada Pension Plan payments are mailed before the end of February each year. **Both Old Age Security and Canada Pension Plan benefits are taxable.** You may arrange to have tax withheld on either or both of these payments.

If you are eligible for both the Old Age Security Pension and Canada Pension Plan, you may apply for both at the same time. To obtain application forms contact your nearest Income Security Programs office (see page 20 for addresses) or call the Telecentre toll-free line,

1-800-277-9914 (English) or

1-800-277-9915 (French).

Veterans Affairs Canada

Benefits are available to Canadian war veterans and their dependants. These benefits may also be available to other groups that were in a theatre of action such as Merchant Navy and Special Duty Areas.

Benefits include: War Veterans Allowance; War Disability Pensions; certain hospital and medical expenses; assistance with the cost of eyeglasses and dental care; prosthetic and surgical or medical supplies; counselling services; and assistance that helps qualified veterans remain in their homes and communities for as long as possible. (See Veterans Independence Program, page 72). Funeral and burial grants to eligible veterans are also available.

For information, contact **Veterans Affairs Canada** at:

Calgary 292-4048

Sam Livingston Building
510 - 12th Avenue SW
Calgary, Alberta
T2R 0X5

Edmonton 495-3762

940 Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3

Toll-free for people living outside these centres:

1-800-866-1240

GST Credit

The Goods and Services Tax Credit is designed to offset the cost of the GST for families and individuals with lower incomes.

To apply, you must file a tax return and complete the Goods and Services Tax Credit information on page 1 of your tax return. If you are eligible, you will receive payments in July, October, January and April. If your total tax credits are less than \$100, you will receive the full amount in your first quarterly payment. Only one member of each family unit is eligible to apply.

For information about the **GST credit**, contact **Revenue Canada** at:

Calgary 221-8919

T.I.P.S. Line 292-5905

Edmonton 495-5400

T.I.P.S. Line 423-4993

Outside of Edmonton and Calgary:

North of Lacombe 1-800-232-1966

T.I.P.S. Line 1-800-232-7254

Lacombe and South ... 1-800-332-1410

T.I.P.S. Line 1-800-661-1734

The Tax Information Phone Service (T.I.P.S.) telephone line is an electronic voice answering system that will provide you with general and personal tax information. You can use T.I.P.S. if you have a push-button (touch tone) telephone. Recorded messages will direct you through the various choices on the system, which are available at that time. The T.I.P.S. line can let you know: the status of your tax refund; if you are eligible for the GST credit; the date you can expect to receive your cheque (or cheques); and the amount of Registered Retirement Savings Plan contributions you may deduct for the current year. The T.I.P.S. line will also give you recorded information on a number of tax related topics.

Community Volunteer Tax Program

Each year, Revenue Canada works with community volunteers to assist people who need help completing their tax returns. Volunteers are trained to help others who would have trouble completing their returns and cannot afford to pay for help. For information, contact Revenue Canada at:

Calgary 221-8919

Edmonton 495-5400

Outside of Edmonton and Calgary:

North of Lacombe 1-800-232-1966

Lacombe and South 1-800-332-1410



Health Benefits and Services

Alberta Health Benefits and Services

Registering for Benefits and Premium payments. Alberta Health provides coverage for basic medical and hospital services. All residents of Alberta must be registered with Alberta Health and in most cases pay premiums. You may be eligible for assistance with Alberta Health premiums through the Alberta Seniors Benefit Program (see page 9) or if you are receiving the Alberta Widow's Pension (see page 15).

If you are registered with Alberta Health, you will be sent a Proof of Age Questionnaire and an application for the Alberta Seniors Benefit Program before your 65th birthday.

You must complete these forms and return them to Alberta Community Development along with a clear photocopy of one of the following items which provides your date of birth:

- Birth Certificate
- Baptismal Certificate
- Old Age Pension Entitlement Form
- passport or immigration record
- Certificate of Canadian Citizenship (front and back).

Please do not send original documents. If you cannot provide a copy of any of these documents, submit a signed statement before a Commissioner for Oaths as proof of age.

This information will also be used to register you for Extended Health Benefits as described on page 42 and Alberta Blue Cross® benefits as described on page 37. You do not have to do anything further to get these benefits.

If you apply for the Alberta Seniors Benefit program, your application will be assessed by Alberta Community Development to determine if you are eligible to receive a full or partial reduction for your Alberta Health premiums. Otherwise, you will be billed full premiums. If you are eligible for a premium reduction, Alberta Community Development will notify both you and Alberta Health. For further information see page 12, or phone the Seniors Information Line, toll-free outside of the Edmonton area at **1-800-642-3853 (427-7876 in Edmonton)**.

Note: If you are receiving the Alberta Widows' Pension, Alberta Family and Social Services will provide Alberta Health with the necessary documentation to automatically provide you with premium reduced basic health coverage, Extended Health and Alberta Blue Cross® benefits.

For more information, contact **Alberta Health:**

Note: When calling or writing, please give your personal health number.

By telephone:

297-6411 (Calgary)

427-1432 (Edmonton)

For toll-free assistance from outside these areas call **310-0000** and ask the operator to connect you with one of the above numbers.

By mail:

Alberta Health
Box 1360
Edmonton, Alberta
T5J 2N3

In person:

Calgary:

703 - 6th Avenue SW
Calgary, Alberta

Edmonton:

10025 Jasper Avenue
Edmonton, Alberta

Office hours are 8:15 a.m. to 4:30 p.m., Monday to Friday.

Alberta Health Coverage. Basic coverage includes:

- medically required services of physicians and osteopaths according to an approved benefit schedule
- specific oral and facial surgical procedures performed by an oral surgeon according to an approved benefit schedule. (Additional dental coverage is available for seniors, eligible widows or widowers, and their dependants. See Extended Health Benefits program, page 42).
- some chiropractic services (coverage limit of \$12.66 per visit, \$20.95 for X-rays and \$200 per person per benefit year*).
- some foot care services provided by a podiatrist (coverage limit of \$250 per person per benefit year*).
- physical therapy services on the basis of assessed need (for more information on physical therapy services contact the Community Rehabilitation Program at your local Regional Health Authority, see page 65 for addresses and phone numbers).
- operator's licence medical examinations for people 74½ years and over.

* Alberta Health's benefit year is from July 1 of one year to June 30 of the following year.

- a full eye exam (prescription for the fitting of corrective lenses), a partial eye exam (including two or more diagnostic procedures), and a single diagnostic service for persons 18 and under or 65 and over. Each of the three eyecare benefits is allowed once per benefit year*. Additional benefits may be payable in some cases. Your service provider can give you details. Eyeglass benefits are also available under the Extended Health Benefits program. (See page 42).

* Alberta Health's benefit year is from July 1 of one year to June 30 of the following year.

Extra Billing. Extra billing is not permitted for any basic health service, oral surgery or optometric service that is covered by Alberta Health. However, not all services provided by physicians, oral surgeons or optometrists are insured through Alberta Health. You can expect to pay the full fee for uninsured services, and should be informed of this fact before the service is delivered.

Alberta chiropractors and podiatrists are allowed to extra bill. Insurance agencies providing supplementary health insurance for basic health services provided in Alberta can cover extra charges only after Alberta Health's annual limits have been reached.

Hospital Services. When you are registered with Alberta Health and are admitted to an acute care hospital in Alberta for medically required services, you will receive standard ward care, meals, nursing and other services without charge while you are a patient in the hospital.

Other services may include:

- outpatient services
- laboratory and X-ray services
- clinically approved drugs and most medical supplies while in hospital
- operating and case room facilities
- use of anaesthetic equipment, supplies and routine surgical supplies
- radiotherapy and physiotherapy facilities

- other approved services rendered by employees of a hospital.

If you request a private or semi-private hospital room, you will be required to pay a room charge, which is determined by individual hospitals. As a senior, even with Alberta Blue Cross® coverage, you will have to pay for private or semi-private hospital rooms unless the physician indicates it is medically required. You may be able to purchase coverage for these charges from some private insurers.

If you receive inpatient or outpatient services that are not insured by Alberta Health (for example, cosmetic surgery), an approved hospital will charge you for the materials and services provided. Please check with the individual hospital concerning their billing policies **before** you are admitted.

For more information about coverage for hospital services, contact your Regional Health Authority (see page 65).

Alberta Blue Cross®

Alberta Health offers extra coverage through Alberta Blue Cross® **Coverage for Seniors**. There are no premiums, and the plan is for all Alberta seniors, their spouses and eligible dependants. Coverage for Seniors starts the first month after you turn 65. If you are a widow or widower with the Alberta Widows' Pension Plan, you also qualify for **Coverage for Seniors**.

Three months before your 65th birthday, you will receive a proof of age questionnaire from Alberta Health. After you are registered with Alberta Health for seniors' benefits (see page 33), you will receive an Alberta Blue Cross card. **To receive Coverage for Seniors benefits, you must show your card.**

Alberta Blue Cross **Coverage for Seniors** uses the same benefit year as Alberta Health. The benefit year is from July 1 of one year to June 30 of the following year. During one benefit year, **Coverage for Seniors** will provide a maximum of \$25,000 in benefits per family.

Alberta Blue **Cross Coverage for Seniors** pays for:

- **Drugs:** 70 percent of the cost of prescription drugs (including insulin). You pay the other 30 percent, up to a \$25 maximum per prescription or refill. The pharmacy bills Alberta Blue Cross directly, so your only out-of-pocket expense is the 30 percent.

Coverage for Seniors only covers prescription drugs listed in the **Alberta Health Drug Benefit List**. The list does not include most over-the-counter drug products. **Even with a prescription, most over-the-counter drugs are not covered.**

Note: If an interchangeable drug product is available, **Coverage for Seniors** will pay the Least Cost Alternative price. The Alberta **Health Drug Benefit List** identifies Least Cost Alternative products. These products fall within interchangeable groupings. Each grouping contains several drug products with the same active ingredients, all available in the same form and dosage.

For some drugs such as nonsteroidal anti-inflammatory drugs, there is a maximum allowable price. Alberta Blue Cross will pay 70 percent of the prescription cost up to the maximum price. You can choose a higher-priced alternative, or your physician may prescribe a specific brand. However, if a Least Cost Alternative product is available, or if there is a maximum allowable price, you are responsible for the additional costs. The normal \$25 maximum copayment per prescription does not apply to the extra costs.

The **Alberta Health Drug Benefit List** is revised twice a year, usually in April and October. Check with your pharmacist in late March or September to see if the changes affect you.

The maximum prescription is a 100-day supply. The pharmacist cannot dispense a larger quantity without authorization from Alberta Blue Cross. If you plan to travel outside Alberta and need medication for more than 100 days, talk to your pharmacist at least two weeks before your departure. This will give your pharmacist enough time to obtain authorization

- **Ambulance services** for transportation to or from a public, general, active treatment hospital. You must be ill or injured and transported in a ground vehicle licensed under the **Ambulance Services Act** and Regulations. **Coverage for Seniors** will pay up to the maximum rate set by Alberta Health.
- **Hospital in-patient costs outside of Canada.** Up to \$100 per day for hospital charges in a public, general, active treatment hospital located outside Canada, after all government credits have been applied. Additional travel insurance is recommended.
- **Hospital out-patient costs outside of Canada.** Hospital out-patient charges at a public, general, active treatment hospital located outside Canada, after all government credits have been applied.

For the following services, you pay the bill, then submit the receipt to Alberta Blue Cross for reimbursement

- **Clinical psychological services.** For treatment of mental or emotional illness. A registered, chartered psychologist must provide the treatment. **Coverage for Seniors** will pay \$20 a visit to a maximum of \$100 for a family unit in one benefit year
- **Home nursing care.** A registered nurse or licensed practical nurse, not related to you, must provide the care on the written order of a physician. **Coverage for Seniors** will pay up to a maximum of \$200 per family in one benefit year
- **Appliances.** On written order of a physician, the purchase or repair of:
 - artificial eyes
 - artificial limbs except myoelectric-controlled prosthesis
 - permanent braces included on the approved Prosthetic and Orthotic Benefit List to the maximum amount shown on the list
 - mastectomy prosthesis - 50 percent of the usual charge.
Supporting brassieres are not covered by Alberta Blue Cross.
- **Accidental dental care.** Usual charges for the repair or extraction of natural teeth damaged by a direct, accidental external blow. Accidental dental care does not include the cost of replacing teeth. Repair or extraction must be done within 12 months of injury. The injury must have occurred after the effective date of coverage.

Coverage for Seniors is not the same as an Alberta Blue Cross employer plan. Some employer plans offer benefits not covered by **Coverage for Seniors**. Check with your pharmacist or health care provider.

Alberta Blue Cross has **Seniors Plus** plans that complement existing government sponsored health benefit plans. For more information about the **Seniors Plus** plans and their premiums, please contact Alberta Blue Cross.

Alberta Blue Cross offices:

Calgary 234-9666

Main Floor
715 - 5th Avenue SW
Calgary, Alberta
T2P 2X6

Edmonton 498-8000

10009 - 108th Street NW
Edmonton, Alberta
T5J 3C5

Fort McMurray 790-3390

14 Morrison Centre
9914 Morrison Street
Fort McMurray, Alberta
T9H 4A4

Grande Prairie 532-3505

Suite 101A
10712 - 100th Street
Grande Prairie, Alberta
T8V 3X8

Lethbridge 328-1785

470 Chancery Court
220 - 4th Street South
Lethbridge, Alberta
T1J 4J7

Medicine Hat 529-5553

21, 419 - 3rd Street SE
Medicine Hat, Alberta
T1A 0G9

Red Deer 343-7009
152 Riverside Office Plaza
4919 - 59th Street
Red Deer, Alberta
T4N 6C9

The toll-free line for people living outside these centres is:

1-800-661-6995

The Extended Health Benefits Program

The Extended Health Benefits program helps seniors pay for eyeglasses and some dental services. The Extended Health Benefits program covers residents 65 years of age and over, their spouses and eligible dependants, and residents receiving the Alberta Widows' Pension and their eligible dependants. An eligible dependant will appear on your Alberta Health account.

Note: Please read this section carefully. **There are both financial and time limits that apply to the Extended Health Benefits program.**

The Extended Health Benefits program does not provide 100 percent coverage for services provided by dentists, denturists, optometrists and opticians, nor does it cover all of the services provided by these practitioners. You are responsible for any part of the cost of these services not covered by the Extended Health Benefits program. Before purchasing eyeglasses or proceeding with dental care (for example, being fitted for new dentures), find out what you are entitled to under the Extended Health Benefits program.

First, contact Alberta Health to ensure you have benefits available to you (see page 34 for address and phone number). Some benefit frequency limits apply.

Then, ask the practitioner **ahead of time**:

- how much you will have to pay (the difference between the practitioner's bill and what Alberta Health pays)?
- what payment methods (such as cheque or credit card) are accepted?
- if you pay the practitioner directly, and whether you pay some or all of the cost?

Note: If you pay the practitioner directly, the practitioner should submit your claim to Alberta Health on your behalf.

Eyewear. Extended Health Benefits will pay one of the following amounts toward your eyeglasses once every three years.

Eyeglasses	Lenses & Frames	Lenses Only	
		One	Two
Single Vision	\$57.50	\$13.50	\$27.00
Bifocal*	\$77.50	\$23.50	\$47.00
Trifocal	\$93.50	\$31.50	\$63.00

- * Rather than purchasing bifocals you may apply the bifocal benefit toward the purchase of one pair of distance glasses (for near-sightedness) and one pair of reading glasses (for far-sightedness). These must be purchased at the same time.

If you prefer, you can keep your frames and replace one or both lenses instead of buying a complete lenses and frame package.

Note: Regardless of your choice, you will be entitled to only one eyeglass benefit per three year period; if both lenses need to be replaced, they have to be replaced at the same time.

Coverage does not include:

- replacing damaged or lost glasses, when the program has already paid for a benefit in the three-year period. When purchasing your eyeglasses, ask about purchasing the warranties that many opticians and optometrists provide.
- frames only or repairing damaged frames
- contact lenses
- lenses following eye surgery, if the program has already paid a benefit in the current three-year benefit period.

Eligibility. Seniors can access eyeglass benefits once during set three-year benefit periods. The first period is from January 1, 1995, to December 31, 1997. The next period runs from January 1, 1998, to December 31, 2000, and so on. All seniors are eligible for eyeglass benefits from the start of each new period.

For example: You may purchase and claim your eyeglasses **at any time** during the three-year period. On January 1, 1998, all seniors are again eligible for new eyeglass benefits.

Note: Fees charged by opticians and optometrists can vary. Any charges in excess of the Extended Health Benefits coverage are your responsibility.

Dental. The Extended Health Benefits program covers a portion of the cost of dental services. **Before** you have dental work done, discuss with your practitioner what types of dental services the program covers and what portion of the cost of those services Extended Health Benefits pays.

Extended Health Benefits will pay a portion of the cost of the following dental services:

- examinations
- X-rays
- restorations (fillings)
- extractions
- root canals
- periodontal preventative treatment (cleaning below the gumline)
- standard complete dentures
- standard partial dentures.

Some limitations apply. Your dentist or denturist will be able to provide you with the details.

Coverage **does not include** services such as:

- bridges
- crowns
- fluoride treatment
- teeth bleaching
- prophylaxis (tooth cleaning and polishing)
- orthodontics
- gold inlays.

Note: Fees charged by dental practitioners can vary. Dental charges in excess of the Extended Health Benefits coverage are your responsibility.

Some examples of what you can expect Extended Health Benefits to pay:

Service	Practitioner may charge approximately	Extended Health Benefits will pay
complete oral exam	\$55.56	\$20.84
X-ray (one)	\$14.79	\$5.55
cleaning (below the gumline - ½hour)	\$74.08	\$27.78
complete standard denture (upper)	\$656.72	\$246.27
partial standard denture (lower)	\$253.78	\$95.17

The following frequency limitations apply to dentures:

- a complete standard* denture for each upper and lower arch, once every five years
- a standard* partial denture on each upper and lower arch, once every five years
- one reline per plate, once every two years.

* Rates paid are for standard dentures. However, the amount paid by Extended Health Benefits may be applied toward more costly dentures.

Note: The time periods for dentures or relines are measured from the date the new denture or relined denture was placed in the mouth.

Dissatisfied with a service? If you are dissatisfied with your eyeglasses, first deal directly with your optician or optometrist to discuss the problem and the adjustments required. If you continue to have problems, you can contact:

For services provided by an optometrist:

**Alberta Association of
Optometrists 451-6824**
Suite 902
11830 Kingsway Avenue
Edmonton, Alberta
T5G 0X5

For services provided by an optician:

**Alberta Opticians
Association 429-2694**
Suite 305
10665 Jasper Avenue
Edmonton, Alberta
T5J 3S9

If your dentures do not seem to fit, ask your dentist or denturist to make adjustments. Adjustments and post-insertion care they provide within a three-month period of the original insert are included with the purchase of most dentures. You should discuss this with your dentist or denturist **before** ordering dentures.

If you are dissatisfied with dental work, first discuss problems and adjustments with your dentist or denturist directly. If you continue to have problems, you can contact:

For services provided by a dentist:

**Alberta Dental
Association 432-1012**
Suite 101
8230 - 105th Street
Edmonton, Alberta
T6E 5H9

For services provided by a denturist:

Alberta Denturist Society 429-2330
1240 Scotia Place
10060 Jasper Avenue
Edmonton, Alberta
T5J 3R8

Your Claims History. It can be difficult to keep track of your last date of service, but Alberta Health staff can easily give you that information. Call or write to check exactly what Extended Health Benefits coverage you are entitled to. For more information contact:

**Alberta Health
Customer Services 427-0259**

Outside of Edmonton call toll-free: **310-0000** and ask for **427-0259**.

Or write to Alberta Health at:

10025 Jasper Avenue
Box 1360
Edmonton, Alberta
T5J 2N3

Note: When calling or writing, please give your personal health number.

Copies of Benefit Statements. Upon request, Alberta Health will send you, at no charge, a statement that shows what benefits have been paid on your behalf for practitioner services. This Statement of Benefits will include information for the most recently completed benefit year plus information from the current benefit year.

Note: A fee of \$60.00 plus GST will be charged for each request for a statement for other periods.

For more information contact:

**Alberta Health
Customer Services 427-0259**

Outside of Edmonton call toll-free: **310-0000** and ask for **427-0259**.

Or write to **Alberta Health** at:

10025 Jasper Avenue
Box 1360
Edmonton, Alberta
T5J 2N3

Note: When calling or writing, please give your personal health number.

Temporary Absence from Alberta

If you expect to be out of the province for six months or longer or if you regularly spend extended periods out of Alberta, please let Alberta Health know your expected dates of departure and return and the reason for your absence.

If you take an extended vacation, your coverage continues for up to 12 months from your date of departure, provided you intend to return to live permanently in Alberta. However, if you routinely spend part of every year outside of Alberta, you must be present in Alberta for more than six months each year to remain eligible for Alberta Health coverage.

You should contact Alberta Health:

- if the expected time of your return is delayed
- if what was originally planned as a short absence is extended to six months or more
- when you return to Alberta.

These steps will ensure you have continuous coverage.

Always carry your personal health card.

Your personal health card shows that you are registered with Alberta Health. Carry it when you travel within and outside Canada.

Travelling within Canada. The services Alberta Health pays for in Alberta are also covered when provided in another province of Canada. Costs of health services received outside Alberta vary.

There is an agreement among all provinces except Quebec allowing Alberta to pay physicians in other provinces at their own provincial rates for medically required services provided to Alberta residents. Any services not included in this agreement, but still covered by Alberta Health, are paid at Alberta rates. Physicians do have the option of billing you directly. If this happens please ask for a detailed receipt and proof of payment to submit to Alberta Health for reimbursement.

There is also an agreement among provinces, including Quebec, for medically required hospital services. Alberta Health pays for standard ward rates only.

Services covered under these agreements are billed automatically through provincial medical plans if you present a personal health card.

Generally, you will be asked to pay, at the time of service, for services provided outside of Alberta by other practitioners such as chiropractors, optometrists and podiatrists. You can then submit a claim to Alberta Health for reimbursement. Claims will be paid according to Alberta legislation.

There is a possibility of costs beyond what Alberta Health pays. For example, private and semi-private hospital rooms or ambulance services are not covered. Also, practitioners may charge fees in excess of those covered by Alberta Health. For this reason, you may want to consider purchasing supplementary health coverage from a private insurer.

Note: All claims must be submitted to Alberta Health within 365 days from the date the service was provided.

Travelling Outside Canada. Your coverage with Alberta Health entitles you to the same insured practitioner services as those covered in Alberta. The maximum amount paid by Alberta Health for out-of-country practitioner services is based on the rates an Alberta practitioner would be paid for the same or similar services. Benefits for medically required hospital services are payable only when provided in active treatment or auxiliary hospitals. Alberta Health pays a maximum of \$100 (Canadian funds) a day for inpatient hospital services. The maximum payable for routine outpatient and emergency services is \$50 (Canadian funds) per visit. These hospital rates include all associated costs such as X-rays, laboratory work, medical supplies, nursing services, etc.

Note: Since this coverage is subject to change, it is advisable to obtain an Alberta Health brochure **before** you leave the country. Seniors are entitled to additional coverage for out-of-country hospital services through Alberta Blue Cross® (see page 37).

Note: Albertans must have prior approval from Alberta Health to receive any coverage for out-of-province treatment of drug and alcohol abuse, eating disorders and other addictive behaviour disorders. Contact Alberta Health at the numbers provided on page 34 if you need more information about this coverage.

Medical and hospital costs in many countries run much higher than in Canada. **You are responsible for paying the difference in cost which may be hundreds or thousands of dollars, particularly if hospitalization is required.**

Therefore, it is recommended that you purchase **extra health coverage prior to travelling out-of-country**. **Extra health insurance coverage for travelling outside Canada is available from Alberta Blue Cross @, private insurance companies, brokers, financial advisors and travel agencies**. Be aware that there are **variances in private insurance**. Some companies will not cover a **pre-existing medical condition**. You should check around to find the **coverage that best meets your needs**.

You should purchase additional health insurance for all trips outside of Canada, even for short trips such as a one-day trip to the United States.

Submitting Claims to Alberta Health for Services Received Outside of Alberta. If, while outside of Alberta, you are asked to pay directly for services that are covered by Alberta Health, you can submit a claim for reimbursement. **Your claim must be received by Alberta Health within 365 days of the date of the health care service**. Benefits will be paid in Canadian funds according to Alberta approved benefit schedules. You will be **responsible for payment for any costs not covered by Alberta Health**.

Some private insurers provide full payment directly to the health providers at the time of service and will seek reimbursement from Alberta Health on your behalf.

Information required by Alberta Health. All claims submitted to Alberta Health must include:

- patient's full name, address and postal code
- patient's personal health number
- practitioner's and hospital's full name, address, and postal code
- date(s) of service
- location where service was provided (for example, hospital)
diagnosis and itemized list of treatment provided

- fee charged for each service
- information about other insurance coverage, if applicable
- receipt, if bill has been paid in full.

Claims submitted to Alberta Health must consist of a signed original, an official invoice or statement, or a summary of service details listed on the practitioner's or hospital's official letterhead. Documents written in languages other than English must be translated before submission. Retain copies of these documents for your files.

Alberta Aids to Daily Living

The Alberta Aids to Daily Living Program, in cooperation with authorizers and suppliers, assists individuals who have a chronic disability or illness, and individuals who are terminally ill. Alberta Aids to Daily Living helps them to secure certain basic medical equipment and supplies necessary for more independent functioning.

Assistance involves subsidizing the costs of the medical equipment and supplies authorized for the individual. A wide range of benefits are available, including hearing aids, medical or surgical supplies and rehabilitation or respiratory equipment.

Hearing Aids. If your hearing problems cannot be corrected by medical or surgical treatment, you may want to consider a hearing aid. Hearing aids are provided to people age 65 and over and their dependants, and to recipients of Alberta Widows' Pension and their dependants.

The basic tests for the selection and fitting of a hearing aid can be done by either a clinical audiologist or a hearing aid practitioner. The majority of hearing aid practitioners and private practice audiologists have an agreement with the government to provide hearing aid benefits.

Warning: Some hearing aid practitioners have not signed an agreement with the government, and you will not receive funding for services provided by them. Ask about this **before** making an appointment.

Before hearing aid services are provided, the hearing aid supplier will require a written statement from your physician indicating there is no medical reason why an aid should not be fitted. This is most important, so be sure to see your doctor first.

After a minimum 28-day trial period following the fitting of the aid, if you are satisfied, you will be asked to sign a certificate stating your satisfaction. Do not sign the acceptance form until you are completely satisfied.

In some cases, it takes more than the 28-day trial period to judge whether a hearing aid gives the best results possible. It may take some time to adjust to a hearing aid. Do not hesitate to see your supplier about your aid's performance and to arrange an extension of the trial period if needed.

The supplier will service and adjust the hearing aid and earmold, if applicable, for 12 months after the trial period. The supplier will contact you at least twice during the year in order to assess your satisfaction with the hearing aid. If you have any concerns, you should contact your supplier immediately for the necessary follow-up service.

The Program has the following limitations:

- seniors are eligible for one hearing aid every five years
- replacement of batteries is always at your own cost
- Alberta Aids to Daily Living will pay the invoice cost of factory repairs once per benefit year after the 12-month warranty period expires

- minor servicing and dealer fees are at your own cost
- hearing aids that are lost, stolen or damaged due to misuse are not replaced by Alberta Aids to Daily Living. You are advised to arrange for insurance to cover loss of hearing aids.

After a five-year period, if your hearing aid is no longer serviceable or your hearing impairment has changed, Alberta Aids to Daily Living may approve a replacement aid. Your supplier can explain the hearing aid replacement procedure.

Medical or Surgical Supplies and Rehabilitation or

Respiratory Equipment. Certain supplies and equipment are supplied to eligible people who are chronically disabled and to individuals who are terminally ill. If you require medical or surgical supplies or rehabilitation equipment, you must see an Alberta Aids to Daily Living authorizer. Authorizers are health professionals located in your Regional Health Authority. They will assess your need for equipment or supplies and complete an authorization form to order them. Some items may require a physician's prescription. Please contact your Regional Health Authority to locate an Alberta Aids to Daily Living authorizer. See page 65 for addresses and phone numbers of your Regional Health Authority.

Benefits include:

- ostomy supplies
- incontinence and catheter supplies
- some basic dressings
- certain respiratory equipment and related services
- oxygen for clients with chronic low blood oxygen levels
- mobility aids such as walkers, wheelchairs and wheelchair accessories
- bathing and toileting aids such as bath seats, patient lifters, and commodes
- back and hernia support items

- graduated pressure stockings
- mastectomy prostheses
- shoe raises
- custom-made orthopaedic shoes for people with bony foot deformities. Off-the-shelf shoes and arch supports are not provided.

Supplies are obtained through retail pharmacies and other home medical equipment suppliers. Larger equipment is purchased by Alberta Aids to Daily Living and is provided on loan. Suppliers will deliver the equipment and perform repairs to keep equipment in good operating condition.

Program authorizers have complete lists of all items provided. How often you can receive an item is based on medical need, not entitlement.

Cost Sharing: Alberta Aids to Daily Living does not pay the total cost of benefits. You must pay 25 percent of the cost of the benefits to a maximum of \$500 per family per benefit year. A benefit year is from July 1 of one year to June 30 of the following year. Some benefits may be upgraded to a more expensive item but you are responsible for paying the additional amount.

Cost Sharing Exemption: You may be exempt from cost sharing if you have a limited income. Call your Regional Health Authority or Alberta Aids to Daily Living and request an application for Full Benefit Assistance.

If you are exempt from cost sharing, Alberta Aids to Daily Living will give you a **Benefit Assistance Card**. The card will have a reference number and an expiry date. You must show the card to your authorizer and supplier. This card tells the authorizer and supplier that you are exempt from cost sharing for your approved benefits. If you choose an upgraded item you are responsible for paying for the additional amount.

Only certain medical and surgical supplies and equipment are **provided**. To ensure coverage, you must obtain an authorization form **before** you contact a supplier. Alberta Aids to Daily Living will not **reimburse** you for items purchased before registered Program **authorizers** have conducted their assessment.

Exception: To obtain custom-made orthopaedic shoes you may take a prescription from your medical doctor to a specialty shoemaker or orthotist registered with the Alberta Aides to Daily Living Program.

Note: Alberta Aids to Daily Living does not provide artificial eyes, artificial limbs and braces for seniors. These benefits are provided to seniors through Alberta Blue Cross® Coverage for Seniors Program (see page 37).

Special diets and diet supplements are not covered by the program.

For information, contact your Regional Health Authority or:

**Alberta Aids to
Daily Living 427-0731**

Outside of Edmonton call **310-0000**
(toll-free) and ask for **427-0731**.

Home Care

Home Care is available to people of all ages through your Regional Health Authority. Home Care, which is available when you become a resident of Alberta, provides a range of professional health and support services if you are not able to function independently. Home Care services are based on your needs as assessed by a Home Care worker.

Home Care helps you stay as healthy and independent as possible. Health services include case coordination, nursing, physiotherapy, occupational therapy, respiratory therapy, social work and nutrition services. There is no charge for professional services.

Home Care may also provide support services, which include personal care assistance and homemaking. There is no charge for personal care services such as grooming and bathing. There may be a fee for services such as homemaking and housekeeping. If you receive the Guaranteed Income Supplement, Widows' Pension, Supports for Independence or Assured Income for the Severely Handicapped, you may be eligible to receive all services, including home support services, from Home Care free of charge.

Home Care will accept referrals from any source, including individuals, family members, friends and doctors. To identify the services needed, Home Care staff will visit your home to discuss your situation.

If you need help that Home Care cannot provide directly, Home Care staff will help to find the needed services. If you and the Home Care staff decide you need to move to a continuing care centre, they will help you find the appropriate centre. For information about Home Care, contact your local Regional Health Authority (see page 65).

Continuing Care Centres

In Alberta, continuing care centres (nursing homes and auxiliary hospitals) provide room and board and a range of care services, from personal care with nursing supervision to skilled medical and nursing care. These centres vary in size and are located throughout the province.

Residents are responsible for the following accommodation charges:

\$24.75 a day for standard accommodation

\$26.25 a day for semi-private accommodation

\$28.60 a day for single, private accommodation.

If you are a low income, married senior who receives Guaranteed Income Supplement (see page 23) and/or Alberta Seniors Benefit (see page 9) and if you or your spouse enters a continuing care centre for more than six months, you may be eligible for increased income support. For information on the Guaranteed Income Supplement phone **1-800-277-9914**. For information on the Alberta Seniors Benefit phone **1-800-642-3853 (427-7876 in Edmonton)**.

The province pays for all care costs based on individual need assessments.

Residents of nursing homes and auxiliary hospitals are not charged for the cost of prescription drugs as listed in their formulary and as prescribed by the resident's attending physician. Ambulance services are also provided at no charge.

To qualify for provincial coverage of the care costs in a nursing home, you must have:

- lived in Alberta for three consecutive years at any time previously or
- lived in Alberta for one year immediately prior to applying, and been a resident of Canada for 10 years or more.

To qualify for provincial coverage of the care costs in an auxiliary hospital, you must be eligible for registration with Alberta Health.

Admission to a continuing care centre is based on an assessment of need carried out by the staff of Home Care. When you request services, you and Home Care staff may decide a continuing care centre would provide the most appropriate services. If this decision is made, the Home Care staff will then work with the placement service to find the right centre for you.

Some Regional Health Authorities may be able to offer other models of care that combine health services and shelter. These are not traditional long term care facilities, that is they are not auxiliary hospitals or nursing homes, but many of them offer comparable levels of care. Other models of care include assisted living, foster family care, group homes, special centres for Alzheimer's disease and related disorders, transitional living settings, and various types of seniors' day programs. Those that receive funding through Regional Health Authorities have admission assessments as those used for continuing care centres.

For more information about admission to **continuing care centres**, contact your Regional Health Authority (see page 65).

Mental Health Services

Province-wide mental health services are available to all age groups. Services offered include mental health information and education, assessment, counselling and psychiatric services.

For further information, contact your nearest area office of the Provincial Mental Health Advisory Board:

South Area Office

(Calgary and south) 297-4520
206 Hillhurst Professional Building
301 - 14th Street NW
Calgary, Alberta
T2N 2A1

Central Area Office 783-9170
5110 - 49 Avenue
Box 4422
Ponoka, Alberta
T4J 1S1

North Area Office

(Edmonton and north) 422-2233
#100, 9405 - 50 Street
Edmonton, Alberta
T6B 2L5

Inpatient mental health services are available at the Claresholm and Raymond Care Centres, Alberta Hospital Edmonton, Alberta Hospital Ponoka, and in urban and regional acute care hospitals. In addition, many hospitals offer Day Hospital programs for older individuals with psychiatric problems. Your nearest mental health office or your physician can direct you to, or provide you with, information on these services.

Geriatric Assessment and Rehabilitation Programs

The Capital Health Authority (Edmonton) and the Calgary Regional Health Authority have specialized geriatric assessment and rehabilitation programs. For information, contact:

Calgary 541-3453

Southern Alberta Regional Geriatric Program
Rockyview General Hospital
7007 - 14th Street SW
Calgary, Alberta
T2V 1P9

Edmonton 474-8800

Northern Alberta Regional Geriatric Program
Glenrose Rehabilitation Hospital
Room 1259, 10230 - 111th Avenue
Edmonton, Alberta
T5G 0B7

Alberta Health Facilities Review Committee

The 12-person Alberta Health Facilities Review Committee is appointed by the provincial government through legislation established in 1973. The legislation gives committee members the authority to visit Alberta's acute care, continuing care, mental health and special care facilities, to monitor and evaluate them on behalf of users and the public-at-large.

The committee also has a mandate to investigate complaints. Visits to facilities are not announced. The mission of the Health Facilities Review Committee is to ensure that quality care, treatment and standards of accommodation are maintained in health care facilities.

The committee forwards reports, along with recommendations, to the Regional Health Authority, as well as to the Minister of Health. Facilities are monitored to make sure recommendations are followed.

The original Health Facilities Review Committee Act is expected to be reviewed in the fall of 1996, which could result in changes to its mandate.

For information, contact:

**Alberta Health Facilities Review
Committee 427-4924**

8th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2N2

Public Health Services

Public health services are available to Albertans throughout their life-span, through the Regional Health Authorities.

Public health nurses provide health education and counselling to individuals and groups on a variety of health-related concerns including: healthy living, family relationships, changes related to aging, and chronic disease management. In some health regions a senior's wellness clinic is available for health promotion activities. Immunization against diseases such as influenza (flu) may be offered.

As well, public health nurses may make home visits to seniors who are bereaved, alone or at risk of developing health problems.

Nutrition information, education and consultation is available through Regional Health Authorities.

Dental hygienists may provide dental education to groups and dental consultation services to individual seniors.

Sexual health program staff may provide education and counselling about sexuality and aging, and related health issues. Information on sexually transmitted diseases is available by contacting:

STD/AIDS Information

Line: 1-800-772-2437

Although **speech-language pathology** services to seniors are not provided by all health regions, certain areas provide a limited amount of service that includes:

- Communication disorder remediation for strokes, head injuries, or degenerative neurological diseases
- Support groups for families of clients with communication disorders.

For information about public health services in your area, contact your local Regional Health Authority (see page 65).

Day Support Programs and Day Hospitals

Day support programs are group programs, which individuals may attend on a daily basis. They are intended for people who are frail and/or disabled and who need health maintenance, rehabilitation and social or recreational activities. The programs take place in a variety of settings.

Day hospitals are for people who require specialized assessment, treatment and rehabilitation services as an alternative to admission to an acute care hospital. Individual care plans are developed. These programs may be available through acute care programs and auxiliary hospitals.

To find out if there is a day support program or a day hospital in your community, call your local Regional Health Authority.

Regional Health Authorities

A wide variety of community programs and services are offered through the Regional Health Authorities. For information on the locations and the range of programs and services available, contact the Regional Health Authority for your area (please refer to the Alberta Health Regions Map, page 69).

Chinook Regional Health

Authority #1 382-6009

960 - 19th Street S.
Lethbridge, Alberta
T1J 1W5
Fax: 382-6011

Palliser Health

Authority #2 529-8042

Box 1120, 666 - 5th Street SW
Medicine Hat, Alberta
T1A 4H6
Fax: 529-8998

Headwaters Regional Health

Authority #3 652-0104

560 - 9th Avenue W.
High River, Alberta
T1V 1B3
Fax: 652-0190

Calgary Regional Health

Authority #4 541-3670

1213 - 4th Street SW
Calgary, Alberta
T2R 0X7
Fax: 541-3681

Regional Health

Authority #5 823-5245

515 Highway 10 East, Box 429

Drumheller, Alberta

T0J 0Y0

Fax: 823-7589

David Thompson Regional

Health Authority #6 341-8622

Postal Bag 5026

#602, 4920 - 51st Street

Red Deer, Alberta

T4N 6A1

Fax: 341-8632

East Central Regional

Health Authority #7 672-8800

Box 1780

4703 - 53rd Street

Camrose, Alberta

T4V 1Y8

Fax: 672-5023

Westview Regional

Health Authority #8 987-3376

101 Erie Street South

Box 438

Devon, Alberta

T0C 1E0

Fax: 987-2798

Crossroads Regional

Health Authority #9 361-3766

5610 - 40th Avenue

Box 6627

Wetaskiwin, Alberta

T9A 2G3

Fax: 361-4336

Capital Health**Authority #10 492-5000**

1J2 Walter C. McKenzie Centre
8440 - 112th Street
Edmonton, Alberta
T6G 2B7
Fax: 492-4257

Aspen Regional Health**Authority #11 349-8705**

Provincial Building
Box 2308
Westlock, Alberta
T0G 2L0
Fax: 349-4879

Lakeland Regional**Health Authority #12 656-2030**

210 Provincial Building
Box 248
Smoky Lake, Alberta
T0A 3C0
Fax: 656-2033

Mistahia Regional**Health Authority #13 538-5387**

#2301, 10320 - 99th Street
Grande Prairie, Alberta
T8V 6J4
Fax: 538-5455

Peace Health**Authority #14 624-3611**

10015 - 98th Street
Box 6178
Peace River, Alberta
T8S 1S2
Fax: 624-3169

**Keeweenaw Lakes Regional
Health Authority #15 523-6641**
5226 - 53rd Avenue
Box 874
High Prairie, Alberta
T0G 1E0
Fax: 523-6642

**Northern Lights Regional Health
Authority #16 791-6024**
7 Hospital Street
Fort McMurray, Alberta
T9H 1P2
Fax: 791-6029

**Northwestern Health Services Regional
Health Authority #17 926-4388**
Bag 10,000
10106 - 100th Avenue, Suite 200
High Level, Alberta
T0H 1Z0
Fax: 926-4149

ALBERTA Health Regions

July 1996



1. Chinook Regional Health Authority
2. Palliser Health Authority
3. Headwaters Health Authority
4. Calgary Regional Health Authority
5. Health Authority #5
6. David Thompson Regional Health Authority
7. East Central Regional Health Authority
8. WestView Regional Health Authority
9. Crossroads Regional Health Authority
10. Capital Health Authority
11. Aspen Regional Health Authority
12. Lakeland Regional Health Authority
13. Mistahia Regional Health Authority
14. Peace Regional Health Authority
15. Keeweenaw Lakes Regional Health Authority
16. Northern Lights Regional Health Authority
17. Northwestern Regional Health Authority

Family and Community Support Services

In some communities, Family and Community Support Services offices assist seniors by offering home chore services, transportation, visiting services and various outreach programs. For information, contact **Family and Community Support Services** (listed in local telephone directories).

Victorian Order of Nurses

The Victorian Order of Nurses is a non-profit charitable organization administered by voluntary boards. The Victorian Order of Nurses offers health and support services at nominal fees.

The Victorian Order of Nurses provides:

- foot care services in many community-based foot care clinics
- adult day care services for frail, elderly people
- homemaking and nursing care for people in their homes.

For these services and others that may be available in your community call the **Victorian Order of Nurses**:

VON Provincial Branch 461-6179

2nd Floor
4634 - 90A Avenue
Edmonton, Alberta
T6B 2P9

Calgary 286-8200

Unit 160
4411 - 16th Avenue NW
Calgary, Alberta
T3B 0M3

Edmonton 466-0293

2nd Floor
4634 - 90A Avenue
Edmonton, Alberta
T6B 2P9

Grande Prairie 539-2760

Grande Prairie Regional College
4411 - 106th Avenue, Room H231
Grande Prairie, Alberta
T8V 4C4

Lethbridge 328-0033

1904 - 13th Avenue North
Lethbridge, Alberta
T1H 4W9

Medicine Hat 529-8025

631 Prospect Drive SW
Medicine Hat, Alberta
T1A 4C2

Private Agencies

Look in your local telephone book for information on local private agencies that provide services in the home.

Meals-on-Wheels

Usually for a fee, Meals-on-Wheels provides one hot meal a day to seniors in their homes. These services are available in many areas of Alberta. For information about Meals-on-Wheels, contact your local Regional Health Authority (see page 65), **Family and Community Support Services** (listed in local telephone directories) or your **local information centre** (see page 102).

Alberta Monitoring for Health Program

Administered by the Canadian Diabetes Association and funded by Alberta Health, the Alberta Monitoring for Health Program helps eligible registrants to pay for their diabetes supplies. There is a limit on the total reimbursement during each benefit period. To be eligible you must:

- have diabetes mellitus
- be taking insulin
- be a resident of Alberta
- not have any other insurance coverage for any diabetes supplies other than medication
- have received training in self-monitoring of blood glucose if you are requesting blood testing strips
- be eligible for Alberta Health coverage.

For information, contact:

**Alberta Monitoring for
Health Program 423-2634**

Toll-free: 1-800-267-7532

Suite 1020, Royal Bank Building
10117 Jasper Avenue
Edmonton, Alberta
T5J 1W8
Fax: 423-3322

Veterans Independence Program

This program of Veterans Affairs Canada provides personal care and home help such as housekeeping or grounds-keeping to veterans who qualify due to health, age or war service disability or who are in receipt of War Veterans Allowance. Requests for assistance with care, if you are in a continuing care centre, may also be considered.

For information, contact Veterans Affairs Canada:

Calgary 292-4048

Main Floor, Sam Livingston Building
510 - 12th Avenue SW
Calgary, Alberta
T2R 0X5

Edmonton 495-3762

940 Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3

Toll-free for people living outside these
centres:

1-800-866-1240

The Canadian National Institute for the Blind

The Canadian National Institute for the Blind is a non-profit, voluntary rehabilitation agency serving blind, deaf-blind and visually impaired individuals across Canada. Services include counselling, instructions and programs on daily living skills, independent travel and the use of low vision and technical aids.

The **Specialized Technical Equipment Program** provides equipment for the blind and visually impaired people.

The **Seniors Education Program** provides education about vision loss and the resources available to seniors and professionals who work with seniors in Alberta. The program has also developed a peer support network for blind and visually impaired seniors in Alberta.

Deaf-Blind Services provides counselling, instruction and intervention to people who have both a vision and hearing loss. This program also provides consultation and workshops for professional and other interest groups who wish to know more about deaf-blindness.

For information, contact:

The Canadian National Institute for the Blind (CNIB):

Calgary 266-8831

15 Colonel Baker TDD: 264-0105

Place NE

Calgary, Alberta

T2E 4Z3

Fax: 265-5029

Edmonton 488-4871

12010 Jasper Avenue TDD: 482-2791

Edmonton, Alberta

T5K 0P3

Fax: 482-0017

Grande Prairie 539-4719

c/o District Multi-Cultural Association

10404 - 102nd Street

Grande Prairie, Alberta

T8V 2W3

Fax: 539-4719

Lethbridge 327-1044

1119 - 3rd Avenue South

Lethbridge, Alberta

T1J 0J5

Fax: 380-2672

Medicine Hat 527-2211

533 - 1st Street SE

Medicine Hat, Alberta

T1A 0A9

Fax: 526-3548

Red Deer 346-0037

711 Macmillan Avenue

Red Deer, Alberta

T5N 5T6

Fax: 346-0037

Yellowknife..... 873-2647
900 Northern United Place
Yellowknife, NWT
X1A 2R6
Fax: 873-8447

Collect calls are welcome at all offices.

Alberta Alcohol and Drug Abuse Commission

The Alberta Alcohol and Drug Abuse Commission, which is part of the Ministry of Community Development, provides treatment programs for alcohol and other drug abuse, problem gambling, and education and preventive services for Albertans. For information, contact your local Alberta Alcohol and Drug Abuse Commission office, listed in the white pages of your telephone directory, or call:

Calgary

Prevention & Treatment 297-3028
2nd Floor, Stevenson Building
1177 - 11th Avenue SW
Calgary, Alberta
T2R 0G5

Edmonton

Prevention & Treatment 427-2736
10010 - 102A Avenue
Edmonton, Alberta
T5J 3G2

Grande Prairie

Prevention & Treatment 538-5210
Northern Addictions Centre
11333 - 106th Street
Grande Prairie, Alberta
T8V 6T7



Housing Services

Provincial Government Programs

Home Adaptation Program

Eligible homeowners, tenants or landlords may apply to receive a grant to improve wheelchair access, facilitate movement and/or provide security in the home. If you are a homeowner or tenant and your household income for the previous calendar year was less than \$25,000, you may be eligible for a grant of \$5,000. If your household income was between \$25,000 and \$30,000, the grant would be \$2,500.

Residential landlords may also apply for assistance to construct new housing units or to modify existing housing for wheelchair users. Modifications must be permanent.

As an eligible homeowner or tenant, you must:

- be a wheelchair user, or an individual whose disability will eventually require the use of a wheelchair
- live in the home to be adapted
- have a household income equal to or less than \$30,000 for the previous calendar year, or currently receive benefits from the Assured Income for the Severely Handicapped program
- live in Alberta for at least nine months of each year
- be a Canadian citizen or landed immigrant with at least three years of residency in Canada and one year of residency in Alberta.

Permanent modifications such as wheel-in showers, levered faucets, wheelchair-accessible cupboards and vanities, ramps, lifts and some security systems are eligible.

Landlords who apply must agree to try to rent to an eligible tenant for not less than one year. The landlord and Alberta Municipal Affairs must agree on the proposed improvements and the allocation of grant funds.

If you apply for this grant and receive approval, you should not expect payment for modifications that were done before your application was approved.

For information and application forms contact:

**Home Adaptation
Program 427-5760**
Alberta Municipal Affairs
Housing and Consumer Affairs
16th Floor, Commerce Place
10155 - 102nd Street
Edmonton, Alberta
T5J 4L4

Senior Citizens' Lodge Program

Lodges providing room and board to senior citizens are located throughout the province. The Senior Citizens' Lodge program provides affordable housing for seniors who are mentally and physically self-sufficient. The average lodge accommodates 40 to 65 persons and has both single and double rooms. Rates include furnished living accommodation, access to all common areas and facilities, full food services, housekeeping, linen laundry and may include other services.

Rates in provincially funded lodges are set by the local management body. Management bodies may set a minimum monthly lodge rental rate not to exceed \$700.

To protect lower income residents, management bodies must either adjust the monthly rate to ensure that each resident has at least \$265 per month in disposable income or charge the minimum monthly lodge rate.

The local management body operating each lodge is responsible for setting rates, handling applications, selecting residents and setting the rules and regulations for the lodge.

Complaints from residents, their families or lodge staff may be directed to:

Alberta Municipal Affairs 427-4085

North Field Services
3rd Floor, Capilano Centre
9945 - 50th Street
Edmonton, Alberta
T6A 0L4

Alberta Municipal Affairs 297-5700

South Field Services
301, Centre 707015
MacLeod Trail, South
Calgary, Alberta
T2H 2M9

Self-Contained Apartments for Seniors

Senior citizens' apartments provide subsidized accommodation for low to moderate income seniors who are in good health but cannot obtain or afford adequate housing for their needs, or who can no longer maintain their homes.

The units are either bachelor or one-bedroom apartments with stoves and refrigerators. Lounges and laundry facilities are available in each project. Some units are wheelchair accessible.

Rental rates are based on 30 percent of income.

If you are age 65 or over, you may be eligible. Priority is given to those in greatest need. Need is determined by your current housing situation, rent costs and income.

Applications are made directly to the management body, which selects the tenants.

For more information, see **Housing Registries**, page 80.

Other Housing Options for Seniors

Senior citizens are also eligible to apply to the management body for housing assistance through the **Rent Supplement Program** and the **Community Housing Program**. In the Community Housing Program and the Rent Supplement Program, tenants pay 30 percent of their incomes for rent. Income and asset limits apply, but asset limits **may** be waived for seniors.

The Rent Supplement Program is not universally available and has a limited supply of units. The balance between 30 percent of income and market rental rates is cost-shared by the federal and provincial governments and paid to the landlord.

Housing may be in public, non-profit, co-operative or private rental projects. Screening of applicants by the management body is required.

For both programs, applications are made directly to the management body, which selects the tenants.

Private Lodges and Apartments

Privately operated lodges and apartments are available in some communities. In these facilities, the management determines admission requirements and fees.

For more information, see **Housing Registries**, page 80.

Housing Registries

Housing registries have lists of senior citizens' apartments and lodges. They may also help you find private accommodation. If one is not available in your area, contact your local information centre (see page 102), **Family and Community Support Services Office** (listed in local telephone directories) or the **Seniors Information Line**, (page 4).

Housing registries for seniors are located at:

Calgary 265-0661

Kerby Centre
1133 - 7th Avenue SW
Calgary, Alberta
T2P 1B2

Edmonton 423-5510

Society for the Retired and Semi-Retired
15 Sir Winston Churchill Square
Edmonton, Alberta
T5J 2E5

Edmonton 476-6595

Native Seniors' Centre
Cottage E, 10107 - 134th Avenue
Edmonton, Alberta
T5E 1J2

Medicine Hat 529-8308

Housing Registry
City of Medicine Hat
Strathcona Centre
1150 - 5th Street SE
Medicine Hat, Alberta
T1A 8C7



Federal Government Programs

Canada Mortgage and Housing Corporation (CMHC)

The federal government funds a number of programs and short term housing initiatives through the Canada Mortgage and Housing Corporation. These programs can help seniors to meet their housing needs.

The Canada Mortgage and Housing Corporation also supports research into the housing needs of seniors. The research aims to increase the range of housing choices for seniors; improve the quality of housing for seniors; make it possible for seniors to live independently; help the private sector to meet the housing needs and preferences of seniors; and help seniors use their resources more effectively.

For more information, contact:

**Canada Mortgage and
Housing Corporation 482-8700**
#200, 10216 - 124th Street
Edmonton, Alberta
T5N 4A4

Home Adaptations for Seniors Independence

This federal program is a short term initiative announced in April 1996. It is intended to improve housing conditions for lower income seniors.

Home Adaptations for Seniors Independence provides up to \$2,500 for home adaptations that will allow lower income seniors to continue to live in their own homes independently.

To be eligible for this assistance, you must be 65 years of age or older and have difficulties in daily living within your home that can be helped by this program's eligible adaptations. The income of the household of which you are a member must be less than the Core Need Income Threshold established by the federal government for the area and type of household in which you live.

Home Adaptations for Seniors Independence is scheduled to terminate December 31, 1996.

For more information, contact:

**Canada Mortgage and
Housing Corporation 482-8700**
#200, 10216 - 124th Street
Edmonton, Alberta
T5N 4A4

Residential Rehabilitation Assistance Program for Disabled Persons

This federal program is scheduled to terminate December 31, 1996. It provides assistance for lower income homeowners with disabilities to make their homes accessible.

Residential Rehabilitation Assistance Program for Disabled Persons provides assistance to households occupied by persons with disabilities who require special modifications to improve the accessibility of their residence. The assistance is in the form of a loan, part of which may not have to be repaid. The maximum loan is \$18,000 in the southern areas of Alberta and \$21,000 in the Northern areas.

The forgiveness levels vary from \$12,000 in the southern areas to \$14,000 in northern areas. The amount of forgiveness depends on the household income and the cost of the accessibility modifications. The maximum forgiveness is available where the household income is sixty percent or less of the Core Need Income Threshold established by the federal government for the area the household is located. Forgivable amounts decline to zero percent for households with incomes at the Core Need Income Threshold.

Residential Rehabilitation Assistance Program for Disabled Persons is scheduled to terminate December 31, 1996.

For more information, contact:

**Canada Mortgage and
Housing Corporation 482-8700**
#200, 10216 - 124th Street
Edmonton, Alberta
T5N 4A4



Life Enrichment Opportunities

Seniors' Centres

Seniors' centres are located throughout the province. Often operated by organizations of retired people, these centres may offer a variety of social, recreational, sport and educational activities. Some centres also offer service activities such as outreach, friendly visiting, meals, meals-on-wheels, wheels-to-meals, information and referral services, and home repair and maintenance.

Family and Community Support Services Programs

These provincial/municipal programs, available in many parts of Alberta, provide funding for and assist with the development of community programs of interest to senior citizens. Many also provide information about available services.

For information, contact your **Family and Community Support Services Office** listed in local telephone directories.

New Horizons: Partners in Aging Program

Health Canada's New Horizons: Partners in Aging Program, which contributes to seniors' health promotion and problem prevention projects, targets high-risk seniors.

The program encourages seniors and their communities to work together to address health promotion initiatives. Priority projects will include: innovative ideas, community partnerships, involvement of older adults, knowledge development, measurable outcomes and evaluation of results.

For information or applications contact **Health Canada's** regional office:

Edmonton 495-2754
Health Promotion and Programs Branch
Room 815, Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3

For a copy of **Seniors Guide to Federal Programs and Services** write to:

Seniors Directorate
Health Canada
Ottawa, Ontario
K1A 0K9

Active Living Opportunities

Living actively has been proven to enhance the ability of older adults to live independently. The most popular activities leading to healthy, active lifestyles include: walking for pleasure, picnicking, fishing, swimming, golfing, bicycling and other outdoor activities.

Local Recreation Departments. For information about local recreation and sport programs and activities, contact your recreation department. The phone number will be in your telephone directory.

Alberta Community Development - Arts, Recreation and Libraries. The Recreation Section of the Arts, Recreation and Libraries Branch of Alberta Community Development can provide you with a variety of resource materials on living a healthy and active life.

For information contact:

Recreation Section 427-6549
Alberta Community Development
905 Standard Life Centre
10405 Jasper Avenue
Edmonton, Alberta
T5J 4R7

The **Alberta Centre for Well-Being** is a provincial organization mandated to enhance the health and well-being of Albertans by providing leadership and creating education, research and networking opportunities through coordinated, collaborative efforts. For information, call **453-8692** in Edmonton; elsewhere in Alberta call **1-800-661-4551** (toll-free).

The **Alberta Senior Citizens Sport and Recreation Association** provides opportunities for people 55 years of age and over to participate in a wide range of recreation activities. For information, call **297-2703** in Calgary.

The **Alberta Seniors' Games**, which provide competition in both sport and cultural activities, are held every two years. For information, contact the Alberta Sport, Recreation, Parks and Wildlife Foundation in Edmonton at **422-8271**.

Provincial Parks. Albertans who are 65 and over receive a discount on camping fees for a maximum stay of 16 days. You must have proof of age and have resided in Alberta for one year. A fee will be charged for reservations. For information, call **427-7009** in Edmonton.

Fishing Licences are not required if you are 65 or over and a resident of Alberta. You must carry proof of your age, and you must comply with all sport fishing regulations. This free fishing does not apply in the national parks in Alberta.

Volunteer Services and Opportunities

If you would like to get involved as a volunteer, check with your local information centre, Family and Community Support Services Office, or contact senior citizens' organizations and service clubs (see **Provincial Organizations for Seniors**, page 97).



Transportation

Bus Passes

In some areas, people who are 65 and over can obtain a bus pass at a reduced cost. You must supply proof of age when applying.

For information about bus passes, contact:

Calgary 268-1480

In person:

Calgary Transit
Customer Service Centre
240 - 7th Avenue SW

Write to:

Box 2100 (DT166)
Station M
Calgary, Alberta
T2P 2M5

Edmonton 496-1665

City of Edmonton Transit
99th Street and 102A Avenue
LRT Churchill Station (underground across
from the Edmonton Art Gallery)
Edmonton, Alberta
T5J 3R5

Lethbridge 329-7338

City Hall
910 - 4th Avenue S.
Lethbridge, Alberta
T1J 0P6

Red Deer 342-8111

In person:

City Hall
City Clerk's Department
4914 - 48th Avenue

Write to:

Box 5008
Red Deer, Alberta
T4N 3T4

Special Transportation Help

If you cannot use the regular public transportation system because you are elderly or handicapped some help may be available in the municipality in which you live. Contact your **local information centre** (see page 102), or **Family and Community Support Services** office (listed in your local telephone directory).

The provincial government supplies a global grant to municipalities to assist in the provision of services such as transportation. Your local government determines appropriate uses for these funds, including the development of appropriate transportation for the elderly and disabled.

Handicapped Placard

If you have a disability that makes movement difficult, you can request a handicapped placard or vehicle plate. A physician must complete a form confirming your condition, and you will need two pieces of identification.

For information, contact any Alberta Registries agent or:

Calgary 297-4210

Motor Vehicles Information

4020 Bowness Road NW

Calgary, Alberta

T3B 0A2

Edmonton 427-7013

Motor Vehicles Information

9th Floor, John E. Brownlee Building

10365 - 97th Street

Edmonton, Alberta

T5J 3W7

For a list of Alberta Registries Agents in your area, phone toll-free,
1-800-465-5009 (422-2362 for Edmonton and area).



Legal Services

Victims' Assistance Program

If you have been a victim of crime or a witness to a crime, you can receive assistance with the court process. There is a Victims' Services Unit in most local police departments or RCMP detachments.

In Edmonton, the John Howard Society operates a Victims' Assistance Program that provides information and support to victims of crime. This program has court support workers available to:

- provide emotional support
- provide information on the criminal court process
- help you understand your role as a witness
- attend court with you
- provide referrals to appropriate programs or agencies.

If you are outside of the Edmonton area, the Edmonton John Howard Society can refer you to appropriate services in your community.

For information, contact the **Edmonton John Howard Society**:

Edmonton 428-7590

Office of the Ombudsman

The Ombudsman investigates complaints against departments, boards and agencies of the provincial government. The major exemptions are the actions of the courts, the Legislative Assembly and government lawyers while they appear in court.

This office also provides information or refers people to a person, department, or agency that can assist them.

For information, contact the **Office of the Ombudsman**:

Calgary 297-6185

850 Ford Tower
633 - 6th Avenue SW
Calgary, Alberta
T2P 2Y5

Edmonton 427-2756

1630 Phipps-McKinnon Building
10020 - 101A Avenue
Edmonton, Alberta
T5J 3G2

If you live elsewhere in Alberta, contact your RITE operator at **310-0000** (see page 7).

Legal Aid Society

The Legal Aid Society can provide legal representation for eligible individuals. Repayment at a reduced rate may be required.

For information, contact the **Legal Aid Society**:

Calgary 297-2260

Edmonton 427-7575

Fort McMurray 743-7356

Grande Prairie 538-5470

Hinton 865-8239

Lethbridge 381-5194

Medicine Hat	529-3553
Peace River	624-6250
Red Deer	340-5119
St. Paul	645-6205
Wetaskiwin	352-7011

Public Trustee

The Public Trustee:

- is the trustee of last resort for dependent adults (people who are unable to administer their own financial affairs because of a mental disability)
- administers deceased persons' estates when they die intestate (without leaving a will) if the deceased individuals have no adult beneficiaries residing in the province
- acts as guardian by protecting the assets and financial interests of missing persons and children under 18 years of age.

For information, contact the **Office of the Public Trustee:**

Calgary **297-6541**
 2100 A.G.T. Tower
 411 - 1st Street SE
 Calgary, Alberta
 T2G 4Y5

Edmonton **427-2744**
 400 South J.E. Brownlee Building
 10365 - 97th Street
 Edmonton, Alberta
 T5J 3Z8

Public Guardian

Alberta's **Dependent Adults Act** provides for surrogate decision making for adults who are unable to make decisions about personal matters (guardianship) or estate matters (trusteeship). For adults who are unable to care for themselves and unable to make reasonable judgments about personal matters, the Surrogate Court may appoint a guardian as long as such an order is in the best interest of and results in substantial benefit to the individual. Where there is no one else who is willing, able and suitable to be the individual's guardian, the Court may appoint the Public Guardian.

The Court may appoint a guardian to assist a dependent adult or to make decisions for the dependent adult in areas such as: where and with whom to live; social activities; work related matters; education and training; licences and permits; non-estate legal matters; health care and day-to-day decisions.

Guardians are accountable to the Court. The Court will require the actions and decisions of the guardian be reviewed at least every six years.

Where the legal costs of applying for a guardianship order would be a hardship for a dependent adult or an applicant, the applicants may wish to make such an application by using a self-help kit and/or may ask the Court to have the Crown contribute to the costs of getting the order. The Office of the Public Guardian can provide additional information about how to apply for a guardianship order, where help is available and about other guardianship matters.

Questions should be directed to the Regional Office closest to where the dependent adult resides.

For more information, contact:

**Alberta Family and Social Services -
Office of the Public Guardian**

Head Office 422-1868

12th Floor, Seventh Street Plaza
10030 - 107th Street
Edmonton, Alberta
T5J 3E4

South Region 297-3364

Room 510, Place
800800 - 6th Avenue SW
Calgary, Alberta
T2P 3G3

Lethbridge Sub-Office 381-5648

501 Professional Building
740 - 4th Avenue South
Lethbridge, Alberta
T1J 0N9

North Region 427-0017

4th Floor, 108 Street Building
9942 - 108 Street
Edmonton, Alberta
T5K 2J5

Central Region 340-5165

2nd Floor, New Provincial Building
4920 - 51 Street
Red Deer, Alberta
T4N 6K8

If you live elsewhere in Alberta, contact your RITE operator at
310-0000 (see page 7).

Lawyer Referral Service

If you can afford to pay for a lawyer but do not know one who can help you, the Lawyer Referral Service of the Law Society of Alberta will provide you with the names of three lawyers to choose from. You receive the first half hour of discussion free of charge. During that time, you can discuss fees and decide whether you want to use the lawyer you have contacted.

For information, contact:

Lawyer Referral Service

Office 228-1722

Toll-free: 1-800-661-1095

Room 600, 919 - 11th Avenue SW
Calgary, Alberta
T2R 1P3

Dial-A-Law

Dial-A-Law is a telephone service that provides pre-recorded information tapes on a variety of legal topics.

Calgary 234-9022

Toll-free: 1-800-332-1091



Provincial Organizations for Seniors

Seniors Advisory Council for Alberta

The Seniors Advisory Council for Alberta, established by Ministerial Order in 1976 and by legislation in 1991, is chaired by a Member of the Legislative Assembly appointed by the Premier. Members are appointed by Order-in-Council and represent various regions of the province, with one representative each from the Alberta Medical Association and Alberta universities.

Council members work closely with seniors and seniors' agencies in their communities. From this interaction, the Council makes recommendations to the government on legislation and policies affecting senior citizens and on the funding and coordination of programs and services relating to them. It submits an annual report with recommendations to the government, holds four meetings a year as a whole and has working committees.

The Council spearheads Alberta's annual Senior Citizens Week, which occurs during the first full week in June. The week emphasizes the contributions older people are making to Alberta families and communities.

The Council issues a number of publications and a quarterly newsletter entitled **Update**. A complete list of Council publications is available from the Council office.

Council members are interested in the concerns of seniors. To share your comments or to meet with Council members, contact:

**Seniors Advisory Council
for Alberta 422-2321**
Main Floor
10025 Jasper Avenue
Edmonton Alberta
T5J 2N3
Fax: 422-3207

Long distance dial **310-0000** from anywhere in Alberta and ask for **422-2321**.

Alberta Council on Aging

The Alberta Council on Aging is a province-wide charitable organization of groups and individuals concerned with the process of aging. The Alberta Council on Aging works towards change on both the individual and societal level, and towards enhancing the active community participation of seniors in society.

The Alberta Council on Aging is an advocate for seniors on issues related to health, finances, transportation, education, leisure, law, safety, housing and other concerns of Alberta's aging population.

The majority of the Alberta Council on Aging board of directors are senior citizens, elected by the membership.

The **ACA News**, published six times a year and provided to members, is a source of current information on issues concerning Alberta's seniors. The Alberta Council on Aging also publishes material related to the interests of seniors' organizations. Member organizations have free use of the Alberta Council on Aging film/video library, and the Alberta Council on Aging provides several programs and services such as workshops and conferences.

The Alberta Council on Aging encourages communication and sharing of resources among seniors' groups and organizations. It acts as secretariat for the Interagency Council on Aging, a group representing major non-government organizations working with seniors.

Annual membership fees:

- individual - \$1
- couples - \$15
- organizations - \$25

Life membership fees:

- individual - \$100
- couples - \$150

For information, contact:

Alberta Council on Aging ... 423-7781
#1740, 10130 - 103rd Street
Edmonton, Alberta
T5J 3N9
Fax: 425-9246
E-mail: acaging@compusmart.ab.ca

Canadian Pensioners Concerned

Canadian Pensioners Concerned Incorporated is a non-profit, non-partisan, intergenerational voluntary organization. Canadian Pensioners Concerned mission statement is "to advocate on behalf of older persons, to ensure that the systems, legislation and programs that serve to assist and protect seniors are in place and implemented responsibly." Canadian Pensioners Concerned is committed to promote and protect the rights of older persons as well as to educate seniors and the Canadian public concerning issues that affect the quality of life of an aging population. Canadian Pensioners Concerned has collected facts about issues affecting older Canadians and distributed them in usable form to relevant public and private organizations.

Canadian Pensioners Concerned works to improve the quality of life of older Canadians in many ways:

- it develops and provides information and referrals with the assistance of volunteers and staff
- it works cooperatively with other organizations by participating in studies, workshops, conferences and seminars on various issues, such as elder abuse, housing, pension reform
- it researches current issues of concern to seniors, develops presentations for key community organizations
- it present briefs and reports to government departments and agencies
- it publishes books and articles of interest to older persons and to those planning for retirement.

Canadian Pensioners Concerned has a National Board, provincial divisions, associated members, and local chapters. Canadian Pensioners Concerned is strongly committed to encouraging and strengthening cooperation between seniors' organizations in Canada.

For information, contact:

Canadian Pensioners Concerned
Alberta Division 434-3302
11622 - 74th Avenue
Edmonton, Alberta
T6G 0G2

Alberta Pensioners and Senior Citizens Organization

Alberta Pensioners and Senior Citizens Organization is a voluntary organization with local chapters in Alberta. The Alberta organization, founded in 1942 in Lethbridge, is a member of the National Pensioners and Senior Citizens Federation.

The organization is concerned about pensions and other issues affecting the elderly.

Chapters meet regularly. There is an annual meeting at which proposed resolutions are voted on and forwarded to the appropriate bodies.

For further information, contact:

**Alberta Pensioners and
Senior Citizens
Organization 553-4762**

Box 266
Fort MacLeod, Alberta
T0L 0Z0

Alberta Senior Citizens Sport and Recreation Association

This volunteer action group promotes sport, recreation and fitness development for adults age 55 and over. It acts as the provincial voice of the Alberta Seniors' Games, and encourages and promotes participation in the Games at the local level. The board of directors consists of an executive and representatives from branches in eight zones across the province.

The annual membership fee is \$10. Among the benefits for members are a quarterly newsletter, \$15,000 sport accident insurance and regular communication about province-wide events through the branch system.

For information, contact:

**Alberta Senior Citizens Sport and
Recreation Association 297-2703**
203, 2616 - 18th Street NE
Calgary, Alberta
T2E 7R1

Local Information and Referral Centres

In addition to Public Health Services and Family and Community Support Services offices, many communities have local information centres that provide information on the services available in your community. Centres are located at:

Calgary 265-0661
Kerby Centre
1133 - 7th Avenue SW
Calgary, Alberta
T2P 1B2
Fax: 264-7047

Calgary 266-6200
Calgary Seniors Resource Society
Box 716, George C. King Tower
807 - 6th Street SE
Calgary, Alberta
T2G 4V8
Fax: 269-5183

Camrose 672-7022

Camrose and District Senior Centre
5415 - 49th Avenue
Camrose, Alberta
T4V 0N6
Fax: 679-0194

Edmonton 423-5510

The Society for the Retired and Semi-Retired
15 Sir Winston Churchill Square
Edmonton, Alberta
T5J 2E5
Fax: 426-5175

Fort McMurray 791-3234

Salvation Army Seniors
125 Elmore Drive
Fort McMurray, Alberta
T9H 4N8
Fax: 791-3236

Grande Prairie 539-6255

Grande Prairie and Area Council on Aging
Seniors Outreach
10222 - 101st Avenue
Grande Prairie, Alberta
T8V 0Y5
Fax: 532-5970

Lacombe 782-6637

Family and Community Support Services
#11, 5033 - 52nd Street
Lacombe, Alberta
T4L 2A6
Fax: 782-5655

Lethbridge 320-2222
Lethbridge Seniors Citizens Organization
500 - 11th Street South
Lethbridge, Alberta
T1J 4G7
Fax: 320-2762

Medicine Hat 529-8383
Veiner Centre
225 Woodman Avenue SE
Medicine Hat, Alberta
T1A 3H2

Red Deer 343-6074
Golden Circle Senior Outreach Coordinator
4620 - 47th Avenue
Red Deer, Alberta
T4N 3P5

St. Albert 458-2771
St. Albert Seniors
7 Tache Street
St. Albert, Alberta
T8N 2S3

**Strathcona Seniors
Information Line 464-4265100**
Ordze Avenue
Sherwood Park, Alberta
T8B 1M6
Fax: 449-1354

Wainwright 842-2777
Wainwright District Support Services
902 - 5th Avenue
Wainwright, Alberta
T9W 1C7
Fax: 842-5783



General Information

Birth, Marriage and Death Certificates

You may obtain a copy of a birth, marriage or death certificate from any Alberta Registries Agent. The birth, marriage or death must have happened in Alberta. If the birth, marriage or death was in another province or country, you must apply to that province or country for a copy of the certificate.

A birth, marriage or death in Alberta must be registered before a certificate can be issued. You can register these events at the office of any Alberta Registries Agent.

For a list of Alberta Registries Agents in your area, phone toll-free, **1-800-465-5009** (422-2362 for Edmonton and area). Please note, there is a charge for a certificate.

When a Senior Dies

Most of the following actions will require proof of death. If the death was in Alberta, contact an Alberta Registries Agent. In some instances, a statement from the funeral home may be accepted.

Funeral

Check if pre-arrangements have been made by the deceased. If not, choose the time and place of the funeral or memorial service. To make your own pre-arrangements contact the funeral director of your choice.

Estate

Contact the executor who will arrange for the estate to be processed. If probate is needed, the executor will arrange for this to be done. The executor is normally named in the **Last Will and Testament** of the deceased. The executor may undertake most of the tasks that need to be completed. Some bookstores carry self-help booklets and forms that can help with the probate of an estate.

Notification

If the deceased received Old Age Security, Guaranteed Income Supplement, Spouse's Allowance, Widowed Spouse's Allowance and benefits from the Canada Pension Plan phone the Government of Canada Telecentre toll-free at **1-800-277-9914**. You will need to give the name and Social Insurance Number of the deceased. One month's pension payments will be made for the month of death. Canada Pension Plan pays a death benefit to the estate if the deceased was eligible for Canada Pension Plan benefits.

If the deceased received the Alberta Seniors Benefit, phone **1-800-642-3853 (427-7876 in Edmonton)**. You will need to give the name, date of death and Personal Health Number of the deceased. Benefits stop in the month that a senior dies.

You will need to notify Alberta Health at **297-6411 (Calgary)** or **427-1432 (Edmonton)**. Outside of Edmonton or Calgary dial **310-0000** and ask for **427-1432**. You will need to give the name and Personal Health Number of the deceased.

Income Tax

The executor or survivor will have to file an income tax return for the deceased for the year in which the death occurred. Contact Revenue Canada (see page 31 for phone numbers).

Employee Pension Plans

If the deceased was receiving a pension from a former employer contact the pension plan, former employer or union (if applicable). Some plans may include lump sum payments or insurance payments to the estate. Some plans may provide reduced pension payments to the surviving spouse.

Banks, Safety Deposit Boxes, and Insurance Plans

The executor will need to determine necessary notifications.

Credit Cards

Credit cards should be cancelled with the credit card issuer and all cards in the name of the deceased should be destroyed.

Car or Other Motor Vehicle

If the vehicle was registered in the name of the deceased, transfer of ownership can be made by contacting any Alberta Registries Agent.

Homeowners

The Land Titles office in the municipality where the home is located must be notified of the death.

Congratulatory Messages

The Premier of Alberta, the Queen, the Governor General and the Prime Minister of Canada send congratulatory messages to senior citizens on special anniversaries and birthdays.

Messages from the Premier of Alberta. A scroll may be requested for a 75th birthday and each fifth year thereafter to age 95; it may be requested yearly after that. A letter can be sent for a 30th to 49th wedding anniversary. A scroll may be requested for a 25th, 50th, 55th, 60th and 65th wedding anniversary as well as for each year after the 65th.

To request a scroll from the Premier, ensure that your request is received at the Premier's office at least one month before the special birthday or anniversary. For more information, contact:

**Your Member of the Legislative Assembly
(MLA)**

or

**Correspondence Office of the Premier of Alberta
Room 502, Legislature Building
Edmonton, Alberta
T5K 2B6**

Phone: 427-2251

Messages from the Queen. On request, messages may be arranged for 60th wedding anniversaries and 100th birthdays and every five years thereafter. If no message was previously received, one may be sent for the 61st anniversary or the 101st birthday, for example. A copy of a marriage or birth certificate or other supporting document must accompany each request. Other supporting documents include an Old Age Security number, a dated newspaper clipping acknowledging a previous anniversary (50th), or a letter from a parish minister, rabbi or priest certifying the date of the wedding or birth.

Messages from the Governor General of Canada. On request, messages may be arranged for 50th wedding anniversaries and 90th birthdays, and then every five years thereafter. If no message was previously received, one may be sent for the 51st anniversary or the 91st birthday, for example.

To request messages from the Queen and/or the Governor General, ensure that your request, accompanied by supporting documents where required, is received at the Governor General's office at least six weeks in advance of the occasion. For more information, contact:

Your Member of Parliament (MP)

or

Office of the Secretary to the
Governor General
Rideau Hall
Anniversary Section
1 Sussex Drive
Ottawa, Ontario
K1A 0A1

Messages from the Prime Minister of Canada. On request, a scroll can be sent for a 75th birthday and every five years thereafter. A letter can be sent for a 25th to 49th wedding anniversary with five-year intervals. A scroll can be sent on a 50th wedding anniversary and thereafter as requested.

To request a scroll or letter from the Prime Minister, ensure that your request is received at the Prime Minister's office at least six weeks in advance of the special date. For more information, contact:

Your Member of Parliament (MP)

or

Office of the Prime Minister
Room 105, Langevin Block
Ottawa, Ontario
K1A 0A2.



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Your opinion is valuable to us!

We would like your opinion on the contents of this booklet. Your answers to the following questions will be valuable in making sure that this booklet meets your needs. Would you please take a few minutes to fill out this questionnaire, tear it out of the book and mail it to:

Seniors Policy and Programs
Sixth Floor, Standard Life Centre
10405 Jasper Avenue
Edmonton, Alberta
T5J 4R7

Thank You!

**Check one
box**

yes

no

Are you a senior (65 years of age or older?)

☐☐

Or Are you a service provider to seniors?

☐☐

If so are you:

- providing service to a family member?
- providing service through a non-profit agency?
- providing service through a business?
- providing service through a senior's centre or organization?
- an employee of government (municipal, provincial or federal)?

☐☐☐☐☐☐☐☐☐☐

**Check one
box**

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Notes



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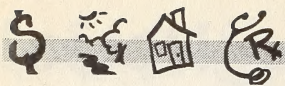
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